

**SUPPLEMENT TO THE 1996 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS**

**MORTGAGE LENDER AND BROKER  
LICENSEES  
INDUSTRIAL LOAN ASSOCIATIONS  
MONEY ORDER SELLERS  
NON-PROFIT DEBT COUNSELING AGENCIES  
CHECK CASHERS**

**OPERATING IN VIRGINIA  
AT THE CLOSE OF BUSINESS  
DECEMBER 31, 1996**



*FROM REPORTS FILED IN THE*

**BUREAU OF FINANCIAL INSTITUTIONS  
STATE CORPORATION COMMISSION  
COMMONWEALTH OF VIRGINIA**

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**STATE CORPORATION COMMISSION**

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HULLIHEN WILLIAMS MOORE, Chairman

THEODORE V. MORRISON, JR.

I. CLINTON MILLER

WILLIAM J. BRIDGE, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

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Richmond, Virginia, December 31, 1996

TO THE STATE CORPORATION COMMISSION  
Richmond, Virginia

**GREETINGS:**

I have the honor to submit herewith the Supplement to the 1996 Annual Report of the Bureau of Financial Institutions - Mortgage Lender and Broker Licensees, Industrial Loan Associations, Money Order Sellers, Non-Profit Debt Counseling Agencies, and Check Cashers.

Respectfully,

SIDNEY A. BAILEY  
Commissioner of Financial Institutions

**BUREAU OF FINANCIAL INSTITUTIONS**

SIDNEY A. BAILEY  
Commissioner of Financial Institutions

**ADMINISTRATION AND FINANCE**

GERALD E. FALLEN  
Assistant Commissioner

**BANKS AND SAVINGS INSTITUTIONS**

JOHN M. CROCKETT  
Deputy Commissioner

**CONSUMER FINANCE**

E. JOSEPH FACE, JR.  
Deputy Commissioner

**CORPORATE STRUCTURE AND RESEARCH**

NICHOLAS C. KYRUS  
Deputy Commissioner

**CREDIT UNIONS**

GEORGE H. LATHAM  
Deputy Commissioner

### **THE STATE CORPORATION COMMISSION**

The Constitution of Virginia establishes the State Corporation Commission as a specific department of State Government. The Commission sets electric and intrastate telephone utility rates, regulates the insurance industry, all state chartered financial institutions, rail transportation and investment securities. The Commission also assesses public service corporations for state and local taxation as well as charters all domestic and foreign corporations doing business in Virginia. The primary reason for the Commission's existence is to administer the laws which promote fair and equitable treatment of the public by all businesses which are deemed by the Commonwealth to provide a vital public service.

### **THE BUREAU OF FINANCIAL INSTITUTIONS**

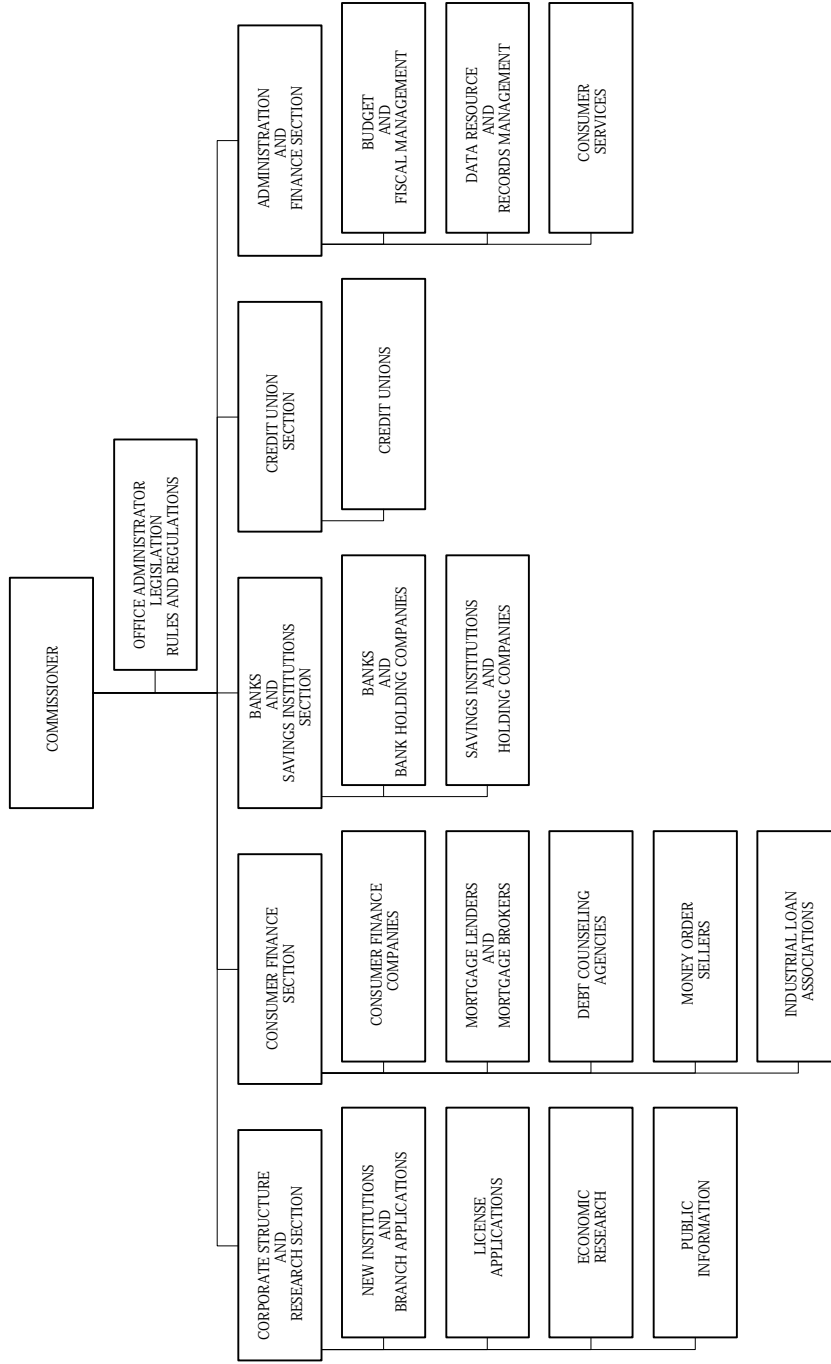
The State Corporation Commission, Bureau of Financial Institutions is responsible under Title 6.1 of the Code of Virginia for the regulation and supervision of all state chartered banks, savings institutions, industrial loan associations, credit unions, consumer finance licensees, money order seller licensees, non-profit debt counseling agencies and mortgage lenders and brokers. With the exception of money order seller licensees, debt counseling agencies and mortgage lender/brokers, each institution is examined at least twice every three years. Mortgage lenders are examined at least once every three years. Additionally, check cashers are required to register with the Bureau.

Within the Bureau of Financial Institutions, the Corporate Structure and Research section is responsible for processing and investigating all applications for certificates of authority and licenses and for processing check casher registrations filed under Title 6.1 of the Code of Virginia. The Consumer Finance and Mortgage section is responsible for the supervision of licensed mortgage lenders and brokers, consumer finance companies, industrial loan associations, money order seller licensees and non-profit debt counseling agencies.

As of December 31, 1996, the Bureau of Financial Institutions regulated 357 mortgage brokers with 446 offices, 88 mortgage lenders with 435 offices, 175 mortgage lenders and brokers with 541 offices, 8 industrial loan associations, 22 money order sellers, 10 non-profit debt counseling agencies with 50 offices, and 29 check cashers.

During 1996, the Bureau of Financial Institutions received and/or acted upon 633 applications for licenses, additional offices and relocation of existing offices, mortgage lender and broker additional authority, and for permission to acquire control of existing licensees pursuant to the Mortgage Lender and Broker Act, 2 money order seller applications, 3 applications for new non-profit debt counseling agencies, 10 additional office applications of non-profit debt counseling agencies, and 5 check casher registrations.

# ORGANIZATIONAL CHART BUREAU OF FINANCIAL INSTITUTIONS



**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE BROKER LICENSES**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
07/24/95	MB-886	Carene Simon Kadalec	Denied 01/26/96
07/31/95	MB-890	Universal Mortgage Corp.	Approved 02/22/96
09/14/95	MB-903	Allied Funding Corp.	Approved 03/01/96
09/25/95	MB-906	Neal Anthony Askew	Approved 01/17/96
10/02/95	MB-909	BMIC Mortgage, Inc.	Withdrawn 01/03/96
10/02/95	MB-908	The Loan Company	Approved 01/05/96
10/02/95	MB-907	Valley Acceptance Corporation	Approved 01/03/96
10/05/95	MB-912	Diversified Mortgage Brokers, Inc.	Approved 01/10/96
10/11/95	MB-913	Nancy Daedone	Approved 01/10/96
10/18/95	MB-917	Ransford K. Fumey & Abdulai Conteh t/a Landmark Financial & Accounting Associates	Approved 02/12/96
10/23/95	MB-911	U.S. Veterans Mortgage Corporation	Denied 01/18/96
10/27/95	MB-918	Mortgage Center of America, Inc.	Approved 01/04/96
10/30/95	MB-919	Mortgage Bankers of Virginia, Inc.	Approved 02/16/96
10/31/95	MB-920	H.C. Financial, Inc.	Denied 09/06/96
11/02/95	MB-922	Ace American Mortgage, Inc.	Withdrawn 04/18/96
11/02/95	MB-923	Frank T. Yoder Mortgage, Inc.	Approved 03/06/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE BROKER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
11/13/95	MB-925	Express Mortgage, Inc.	Denied 01/16/96
11/14/95	MB-926	Smith/Vames Community Mortgage, L.C.	Approved 01/16/96
11/16/95	MB-921	First Discount Mortgage, Inc.	Approved 01/16/96
11/16/95	MB-924	Universal Funding, Inc.	Approved 01/19/96
11/17/95	MB-934	Triangle Funding Corporation	Approved 02/01/96
11/27/95	MB-928	Beckner's Run & Assoc., Inc.	Approved 03/04/96
11/27/95	MB-927	James W. Respass	Approved 02/05/96
11/30/95	MB-929	Kevin Todd Roop	Approved 02/05/96
12/05/95	MB-930	Victory Mortgage Inc.	Approved 01/29/96
12/06/95	MB-931	Federal Home Funding Corporation	Approved 03/20/96
12/06/95	MB-933	First Midland Mortgage Company, L.L.C.	Approved 02/16/96
12/06/95	MB-932	Preferred Credit, Inc.	Approved 03/25/96
12/11/95	MB-935	GSF Mortgage Corporation	Approved 02/15/96
12/13/95	MB-936	The Banc Mortgage Corporation	Approved 03/07/96
12/14/95	MB-937	Statewide Mortgage Corporation	Approved 03/04/96
12/15/95	MB-938	Townsend & Wright Mortgage Corporation	Approved 03/04/96



**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE BROKER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
12/19/95	MB-939	University Mortgage, Inc.	Approved 04/02/96
12/27/95	MB-940	Mortgage America Companies, Inc.	Approved 08/12/96
01/05/96	MB-942	Daniel P. Matthews and Robin L. Matthews t/a Paly Financial Services	Approved 03/21/96
01/10/96	MB-988	RC Mortgage Source, Inc.	Approved 05/13/96
01/18/96	MB-945	James River Mortgage Corp.	Approved 03/04/96
01/18/96	MB-944	Paramount Mortgage Corporation	Approved 05/17/96
01/23/96	MB-947	Landmark Mortgage, Inc.	Approved 03/21/96
01/24/96	MB-949	Alpha Mortgage Consultants, Ltd.	Approved 03/13/96
01/24/96	MB-948	HFS Associates, Inc	Approved 04/25/96
01/26/96	MB-943	Mortgageworks Incorporated	Approved 03/29/96
02/05/96	MB-953	The Amerifirst Corporation	Approved 05/13/96
02/06/96	MB-954	Equitable Mortgage Group, Inc.	Approved 04/10/96
02/09/96	MB-955	Chesapeake Capital Finance Co.	Withdrawn 05/21/96
02/15/96	MB-956	Castleton Capital Corp.	Approved 04/08/96
02/20/96	MB-957	Copeland Mortgage Services, Inc.	Approved 04/19/96
02/27/96	MB-958	Guardhill Financial Corp.	Approved 05/15/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE BROKER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
03/05/96	MB-959	Barry King	Withdrawn 03/07/96
03/11/96	MB-960	E. M. Willis Mortgage Corporation	Approved 06/26/96
03/11/96	MB-961	East Coast Funding, Inc.	Approved 05/08/96
03/13/96	MB-962	Brookstone Mortgage, Inc.	Approved 05/15/96
03/14/96	MB-963	NVX, Incorporated	Approved 05/17/96
03/15/96	MB-964	Mortgage Masters, Inc. t/a Money Marketing, Inc.	Approved 05/23/96
03/26/96	MB-965	Academy Mortgage, Inc.	Approved 05/02/96
04/01/96	MB-968	Dominion First Mortgage Corporation	Approved 06/25/96
04/02/96	MB-969	Agency Mortgage Corporation	Withdrawn 07/02/96
04/02/96	MB-970	Capital Seekers Inc.	Approved 06/19/96
04/04/96	MB-966	Capital Home Funding Corporation	Approved 06/04/96
04/08/96	MB-971	Homestead Financial, Inc.	Approved 05/31/96
04/11/96	MB-974	Perry M. Hawkins	Approved 06/07/96
04/18/96	MB-976	Elder Mortgage, Inc.	Approved 06/03/96
04/18/96	MB-975	Money Lenders, Inc.	Approved 07/08/96
04/19/96	MB-977	TelNet Financial Corporation	Approved 07/08/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE BROKER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
04/22/96	MB-978	Milan R. Brown, Jr.	Denied 07/08/96
05/06/96	MB-982	Express Mortgage, Inc.	Approved 07/15/96
05/06/96	MB-981	Nationwide Financial Corp	Approved 07/08/96
05/06/96	MB-983	P C Mortgage, Inc.	Approved 07/08/96
05/07/96	MB-984	Payne Financial Services, Ltd.	Approved 07/11/96
05/08/96	MB-985	Arthur Thomas Lewis, Jr. d/b/a Cardinal Financial Services	Approved 07/24/96
05/09/96	MB-986	MortgagePrime, L.L.C.	Approved 08/14/96
05/10/96	MB-987	Lancorp Financial Network Inc.	Approved 07/09/96
05/16/96	MB-967	Pond Point Mortgage Company	Approved 07/24/96
05/20/96	MB-991	Consumer Lending Corporation	Approved 07/24/96
05/21/96	MB-993	Strategic Alliance Funding, Inc.	Denied 08/07/96
05/29/96	MB-980	American Lending Group, Inc.	Approved 07/08/96
05/30/96	MB-994	Investors Mortgage Corporation	Approved 07/12/96
06/06/96	MB-996	Hope Mortgage Company, Inc.	Approved 07/29/96
06/06/96	MB-997	John Jeffrey Peedin d/b/a Valley First Mortgage	Approved 07/19/96
06/17/96	MB-998	Metfund Maryland, Inc.	Approved 09/04/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE BROKER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
06/20/96	MB-1000	Dwight E. Monger	Approved 08/07/96
06/26/96	MB-1001	Select Mortgage Services, L.L.C.	Approved 08/12/96
07/01/96	MB-1004	Financial Security Consultants, Inc.	Approved 08/20/96
07/10/96	MB-1002	Coastal Mortgage Corp. of Virginia	Approved 08/22/96
07/15/96	MB-1005	Berkeley Financial Corporation	Approved 09/23/96
07/29/96	MB-1003	International Mortgage Funding, Inc.	Withdrawn 10/04/96
07/29/96	MB-951	Residential Mortgage Funding Corporation	Pending
07/30/96	MB-1007	Forbes Mortgage, LLC	Withdrawn 08/20/96
07/31/96	MB-1006	Complete Mortgage Corporation	Approved 10/04/96
08/06/96	MB-1010	Pennywise Mortgage, Inc. d/b/a Nations Residential Mortgage	Approved 10/04/96
08/07/96	MB-1011	Capitol Funding, Inc.	Approved 10/23/96
08/07/96	MB-1012	Mid-Atlantic Mortgage Corporation	Approved 09/19/96
08/08/96	MB-1013	Kevin Wayne Clowser t/a Lincoln Mortgage	Approved 09/16/96
08/14/96	MB-1015	Virtual Mortgage Network of Virginia, Inc.	Withdrawn 11/22/96
08/22/96	MB-1017	Richard K. Halterman, II d/b/a Prime Financial Services	Approved 09/27/96
08/26/96	MB-1016	Deborah Kay Frye	Denied 11/01/96
09/03/96	MB-1019	First Rate Mortgage Corporation	Approved 11/07/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE BROKER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
09/03/96	MB-1018	Mortgage Quest, Incorporated	Approved 10/30/96
09/04/96	MB-1014	U.S.A. Financial Services, Inc.	Approved 10/31/96
09/09/96	MB-1009	First Republic Funding Corporation (Used in Va By: First Republic Mortgage Corporation)	Approved 12/26/96
09/10/96	MB-1008	United Mortgage & Financial Services, Inc.	Pending
09/11/96	MB-1021	John H. Yates	Approved 12/03/96
09/13/96	MB-1020	Apple Tree Mortgage, Inc.	Approved 11/26/96
09/17/96	MB-1022	Res-Comm Mortgage Company, Inc.	Approved 11/20/96
09/19/96	MB-1023	America's Mortgage Source, Inc.	Approved 10/31/96
09/24/96	MB-1024	NationsTrust Mortgage Corporation	Approved 11/21/96
10/01/96	MB-1026	The Mortgage Corporation	Approved 12/03/96
10/08/96	MB-1027	Mortgage Specialist, Inc.	Pending
10/11/96	MB-1029	First Meridian Mortgage Corporation	Pending
10/16/96	MB-1030	James Tripodi	Approved 12/05/96
10/18/96	MB-1025	All Mortgage Connections, Inc.	Pending
10/18/96	MB-1032	Central Government Mortgage, Inc.	Approved 12/26/96
10/18/96	MB-1031	John H. Lecky t/a H & W Mortgage	Approved 12/31/96
10/24/96	MB-1034	W. Mitchell Hines	Pending
10/29/96	MB-1036	A. Anderson Scott Mortgage Group, Incorporated	Pending

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE BROKER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
10/29/96	MB-1035	MorCap, Inc.	Pending
10/30/96	MB-1028	Senko Financial Services, Inc.	Approved 12/13/96
11/06/96	MB-1038	Mortgage Associates of Virginia, Inc.	Approved 12/13/96
11/08/96	MB-1039	Pinnacle Residential Mortgage Corporation	Pending
11/12/96	MB-1040	Atlantic Bay Mortgage Group, L.L.C.	Pending
11/13/96	MB-1041	Forbes Mortgage LLC	Pending
11/14/96	MB-1042	FFR Mortgage Company, LLC	Pending
11/15/96	MB-1043	BMIC Mortgage, Inc.	Pending
11/19/96	MB-1044	JGS & Associates, Inc.	Pending
11/20/96	MB-1045	Centerpoint Mortgage Corporation	Pending
12/04/96	MB-1047	Fredric V. Wilson	Pending
12/09/96	MB-1048	First Mortgage Virginia Corporation	Pending
12/10/96	MB-1049	Capital Mortgage Corp.	Pending
12/17/96	MB-1051	American Federal Mortgage Corporation	Pending
12/20/96	MB-1054	Annapolis Federal Mortgage, LLC	Pending
12/20/96	MB-1037	Collinbrook Mortgage Corporation	Pending
12/20/96	MB-1053	Major Financial, Inc.	Pending

**NEW MORTGAGE LENDER LICENSES**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
07/28/95	ML-201	Firstplus Financial, Inc.	Approved 06/14/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE LENDER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
09/12/95	ML-204	M/I Financial Corp.	Withdrawn 01/26/96
10/24/95	ML-207	Nova Mortgage Credit Corporation d/b/a Nova Mortgage Credit Corporation	Approved 02/22/96
11/06/95	ML-213	United Financial Mortgage Corp. of Virginia	Approved 05/13/96
11/14/95	ML-215	Residential Mortgage Corp.	Approved 01/29/96
12/13/95	ML-223	Ditech Funding Corporation	Denied 02/22/96
12/14/95	ML-218	First Colonial Mortgage of NJ, Inc.	Approved 01/26/96
12/17/95	ML-224	Dovenmuehle Funding, Inc.	Approved 03/06/96
12/18/95	ML-225	Atlas Capital Funding, Inc.	Approved 02/15/96
12/18/95	ML-214	Continental Mortgage Bankers, Inc.	Approved 05/02/96
12/18/95	ML-211	Regional Investment Co. d/b/a RIC Mortgage Co.	Approved 02/23/96
01/16/96	ML-227	Security Funding & Leasing Corp.	Approved 03/13/96
01/22/96	ML-228	HomeAmerican Credit, Inc. d/b/a Upland Mortgage	Approved 03/29/96
01/31/96	ML-229	Aegis Mortgage Corporation	Approved 03/29/96
02/06/96	ML-230	Prime Mortgage Investors, Inc.	Approved 05/02/96
02/06/96	ML-222	Southern Pacific Funding Corporation	Withdrawn 03/21/96
02/08/96	ML-231	MorEquity of Nevada, Inc. (Used in VA by MorEquity, Inc.)	Approved 05/02/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE LENDER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
02/12/96	ML-232	Allied Federal Financial, LLC	Approved 04/08/96
02/14/96	ML-233	One Stop Mortgage, Inc.	Approved 04/16/96
02/20/96	ML-234	BNC Mortgage, Inc.	Approved 05/17/96
02/26/96	ML-221	Shelter Mortgage Company Partnership No. 16	Approved 07/24/96
02/26/96	ML-220	Shelter Mortgage Company Partnership No. 21	Approved 07/24/96
02/28/96	ML-237	FHB Funding Corp.	Approved 04/26/96
02/28/96	ML-236	Woodland Capital Corp.	Approved 05/02/96
03/01/96	ML-238	Harborside Financial Network, Inc.	Approved 05/22/96
03/04/96	ML-239	New Jersey Mortgage and Investment Corp.	Approved 05/02/96
03/26/96	ML-241	Arlington Capital Mortgage Corporation	Approved 08/20/96
04/02/96	ML-240	First Security Financial Services, Inc.	Approved 05/22/96
04/12/96	ML-226	Emergent Mortgage Corp.	Approved 05/28/96
04/16/96	ML-245	DecisionOne Mortgage Company, LLC	Approved 05/29/96
05/02/96	ML-242	21st Century Mortgage Corporation	Approved 06/18/96
05/02/96	ML-244	E-Mortgage, LLC	Denied 07/08/96
05/10/96	ML-246	Cross Keys Capital, L.P.	Approved 08/30/96



**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE LENDER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
05/14/96	ML-243	Apollo Mortgage and Financial Services, Inc.	Approved 07/19/96
05/17/96	ML-247	FS Residential Funding Corp.	Approved 07/12/96
06/19/96	ML-251	Fairbank Mortgage Bankers Corp.	Approved 09/12/96
07/10/96	ML-254	EquiFirst Corporation	Approved 08/23/96
07/18/96	ML-255	Mical Mortgage, Inc.	Approved 09/23/96
07/24/96	ML-252	Dynex Financial, Inc.	Approved 10/31/96
08/16/96	ML-257	United Companies Funding, Inc.	Approved 12/30/96
08/23/96	ML-256	American Mortgage & Financial Services, Inc. d/b/a American Liberty Mortgage	Approved 10/22/96
09/18/96	ML-260	Associates Financial Services Company of Tennessee, Inc.	Approved 11/25/96
09/18/96	ML-262	Associates Mortgage Services, Inc.	Approved 11/25/96
10/10/96	ML-264	Deutsche Financial Capital Limited Liability Company	Withdrawn 12/20/96
10/18/96	ML-259	Access Financial Lending Corp.	Withdrawn 12/10/96
10/22/96	ML-261	United National Mortgage Corporation d/b/a Network 1 Mortgage Access Group	Pending
10/25/96	ML-265	Southern Pacific Funding Corporation	Pending
11/12/96	ML-267	NovaStar Mortgage, Inc.	Pending
11/14/96	ML-268	America's MoneyLine, Inc.	Pending
11/18/96	ML-270	American Mortgage Associates, L.P.	Pending
11/18/96	ML-269	Transamerica Mortgage Company	Pending

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE LENDER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
11/18/96	ML-258	Wholesale Mortgage, Inc.	Pending
11/21/96	ML-271	AMRESKO Residential Mortgage Corporation	Approved 12/31/96
11/26/96	ML-272	WMA Mortgage Services, Inc.	Pending
12/02/96	ML-274	Associates Housing Finance Services, Inc.	Pending
12/20/96	ML-275	First Alliance Mortgage Company	Pending
12/30/96	ML-276	American International Mortgage Bankers Inc.	Pending

**NEW MORTGAGE LENDER AND BROKER LICENSES**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
11/06/95	MLB-384	National Consumer Services Corp., L.L.C.	Approved 01/11/96
11/15/95	MLB-386	Mortgage Servicing Acquisition Corporation d/b/a National Mortgage Corporation	Approved 03/21/96
11/30/95	MLB-383	Advantage Mortgage Company, L.L.C. t/a Bay Mortgage	Approved 02/06/96
12/14/95	MLB-388	Advanced Financial Services, Inc.	Approved 05/14/96
12/18/95	MLB-389	Mortgage South, Inc.	Approved 03/20/96
01/04/96	MLB-405	American Mortgage Lending Corporation	Approved 04/18/96
01/16/96	MLB-392	Fieldstone Mortgage Company	Approved 04/05/96
01/17/96	MLB-393	MCA Mortgage Corporation	Approved 03/29/96
02/20/96	MLB-402	Orion Financial Services, Inc.	Approved 05/22/96
02/26/96	MLB-403	Chesapeake Investment & Mortgage Corporation	Approved 07/12/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE LENDER AND BROKER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
02/26/96	MLB-422	Traditional Mortgage Corporation	Approved 05/30/96
03/08/96	MLB-406	Mason Dixon Funding, Inc.	Approved 05/01/96
03/15/96	MLB-394	The Leader Mortgage Company	Approved 05/30/96
03/19/96	MLB-400	Aames Home Loan of America	Withdrawn 05/28/96
03/20/96	MLB-411	AAA Mortgage and Financial Corporation d/b/a CommonPoint Mortgage	Approved 05/03/96
04/02/96	MLB-409	Williamson & Schultz, L.L.C. d/b/a Skyline Mortgage Group	Approved 05/17/96
04/09/96	MLB-416	Capital Direct Funding Group, Inc.	Approved 07/08/96
04/19/96	MLB-412	Fidelity First Mortgage, LLC d/b/a Union First Funding Group	Approved 08/14/96
04/25/96	MLB-414	HomeComings Financial Network, Inc.	Approved 06/12/96
04/26/96	MLB-415	Carolina Mortgage Brokers, Inc. d/b/a CMB Mortgage	Approved 05/31/96
05/06/96	MLB-417	Rocuda Mortgage Co.	Approved 06/24/96
05/10/96	MLB-418	Alternative Lending Mortgage Corporation (Used in VA by: Mortgage America, Inc.)	Approved 08/14/96
05/14/96	MLB-413	Imperial Home Loans, Inc.	Approved 07/12/96
05/16/96	MLB-420	American Lending Group of Maryland, Inc. (Used in VA by: American Lending Group, Incorporated)	Approved 07/24/96
05/17/96	MLB-421	Legacy Financial Group, Inc.	Approved 06/14/96
05/30/96	MLB-425	1st Innovative Mortgage Corporation	Approved 07/16/96

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE LENDER AND BROKER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
06/11/96	MLB-424	Belgravia Financial Services, LLC	Denied 11/04/96
06/12/96	MLB-426	Aames Funding Corporation d/b/a Aames Home Loan	Approved 08/07/96
06/21/96	MLB-385	Colonial Mortgage Group, L.L.C.	Approved 08/07/96
06/24/96	MLB-428	America's Mortgage Source, L.L.C.	Approved 08/07/96
06/24/96	MLB-429	MortgageAmerica of Alabama, Inc. (Used in VA by: MortgageAmerica, Inc.)	Approved 07/12/96
08/02/96	MLB-433	U.S. Mortgage Corporation of Virginia	Approved 11/08/96
08/14/96	MLB-432	New England National Mortgage Corporation	Pending
08/27/96	MLB-435	The Merion Group, L.C.	Approved 11/07/96
09/03/96	MLB-436	Fidelity Funding Mortgage Corp.	Approved 12/06/96
09/03/96	MLB-437	Heritage Funding, L.L.C.	Approved 10/23/96
09/13/96	MLB-442	Express Mortgage Corp. of Virginia	Pending
09/18/96	MLB-443	Citywide Mortgage Corporation	Approved 11/06/96
11/04/96	MLB-447	Mortgage Choice, Inc.	Pending
11/05/96	MLB-440	First Bankers Mortgage Services, Inc.	Pending
11/18/96	MLB-449	Consumer Security Mortgage, Inc.	Pending
11/20/96	MLB-451	Chesapeake Mortgage Services, Inc.	Approved 12/27/96
11/26/96	MLB-452	HomeOwners Mortgage & Equity, Inc.	Pending
12/04/96	MLB-453	CBSK Financial Group, Inc.	Pending
12/16/96	MLB-454	Anchor Financial Group, Inc.	Pending

**APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996**

**NEW MORTGAGE LENDER AND BROKER LICENSES (Continued)**

DATE REC'D	LICENSE NUMBER	NAME OF APPLICANT	DISPOSITION
12/23/96	MLB-455	1st Financial Funding Corp.	Pending

**ACQUISITIONS OF MORTGAGE COMPANIES**

DATE RECEIVED	DESCRIPTION	ACTIVITY
02/27/96	Furman Selz Holding LLC to acquire 100% ownership of RJ Residential Funding Corp., ML-187	Withdrawn 03/06/96
04/01/96	Robert E. Campbell to acquire 100% ownership of Dynamics Financial Inc, MLB-330	Approved 05/30/96
04/08/96	Stephen Z. Hoff to acquire 100% ownership of Brokers Commitment Corporation, MLB-374	Approved 05/09/96
04/10/96	Dominion Capital, Inc. to acquire 100% ownership of Saxon Mortgage, Inc., ML-147	Approved 05/09/96
04/16/96	John T. Papaloizos to acquire 33% ownership of Federal Capital Funding Corp, MLB-269	Approved 06/11/96
04/22/96	Kenwood Associates Employee Stock Ownership Trust to acquire 80% ownership of Kenwood Associates, Inc., MLB-243	Approved 06/17/96
05/17/96	Charles C. Ryan to acquire 35% ownership of Business Advisory Systems, Inc. d/b/a Breckinridge Mortgage, MB-480	Approved 06/27/96
05/17/96	Gilbert P. Dively to acquire 35% ownership of Business Advisory Systems, Inc. d/b/a Breckinridge Mortgage, MB-480	Approved 06/27/96
06/06/96	David W. Hollopeter to acquire 25% ownership of Intercoastal Mortgage Company, MLB-139	Approved 08/07/96
08/20/96	Aames Financial Corporation to acquire 100% ownership of One Stop Mortgage, Inc., ML-233	Approved 08/26/96
09/23/96	H&R Block, Inc. to acquire 100% ownership of Block Mortgage Company, L.L.C., ML-209	Approved 10/16/96
10/01/96	Asa T. Trinh to acquire 95% ownership of Vina Mortgage & Investment Company, MB-662	Withdrawn 11/22/96
11/01/96	C. Richard Bell to acquire 50% ownership of Capitol Mortgage Bankers, Inc., MLB-303	Pending
11/06/96	AMRESKO Residential Mortgage Corporation to acquire 100% ownership of Express Funding, Inc., ML-142	Approved 12/30/96

**STATUS CHANGES - 1996**

**NEW MORTGAGE BROKERS**

January	02	Millie A. Martelino d/b/a Global Mortgage Resources opened for business at Commonwealth Office Building, 150 Olde Greenwich Drive, Suite B, Fredericksburg, VA 22408
January	02	Superior Mortgage Corporation opened for business at 227 East Atlantic Street, South Hill, VA 23970
January	10	The Loan Company opened for business at 510 Cumberland Street, Suite 315, Bristol, VA 24201
January	19	Smith/Vames Community Mortgage, L.C. opened for business at 1600 N. Coalter Street, Suite 5A, Staunton, VA 24401
January	22	Universal Funding, Inc. opened for business at 703 Thimble Shoals Blvd., Ste. C-5, Newport News, VA 23606
January	23	Diversified Mortgage Brokers, Inc. opened for business at 1120 Laskin Road, Virginia Beach, VA 23451
January	29	Neal Anthony Askew opened for business at 3831 Old Forest Road, Suite 6, Lynchburg, VA 24501
February	01	Valley Acceptance Corporation opened for business at 3200 Northline Avenue, Suite 629-B, Greensboro, NC 27408
February	05	Triangle Funding Corporation opened for business at 1446 Kempsville Road, Suite 204, Virginia Beach, VA 23464
February	20	Ransford K. Fumey & Abdulai Conteh t/a Landmark Financial & Accounting Associates opened for business at 4810 Beauregard Street, Suite G-9, Alexandria, VA 22312
February	20	GSF Mortgage Corporation opened for business at 14502 Greenview Drive, Suite 308, Laurel, MD 20708
February	22	Mortgage Bankers of Virginia, Inc. opened for business at Woodland Building, 8157 Old Cavalry Drive, Suite 207, Mechanicsville, VA 23111
February	23	First Midland Mortgage Company, L.L.C. opened for business at 6305 Ivy Lane, Suite 701, Greenbelt, MD 20770
March	04	MBS Services, Inc. opened for business at 6917 Arlington Road, Suite 300, Bethesda, MD 20814
March	05	James River Mortgage Corp. opened for business at 4405 Cox Road, Suite 110, Glen Allen, VA 23060
March	08	Townsend & Wright Mortgage Corporation opened for business at 1682 E. Gude Drive, Suite 202, Rockville, MD 20850
March	08	Beckner's Run & Assoc., Inc. opened for business at 4085 Lee Highway, North, Fincastle, VA 24090

**STATUS CHANGES - 1996**

**NEW MORTGAGE BROKERS (Continued)**

March	11	Victory Mortgage Inc. opened for business at 5900 Princess Garden Parkway, Suite 730, Lanham, MD 20706
March	11	The Banc Mortgage Corporation opened for business at 1600 Spring Hill Road, Suite 210, Vienna, VA 22182
March	15	Alpha Mortgage Consultants, Ltd. opened for business at 10405 Willowbrook Drive, Potomac, MD 20854
March	15	Universal Mortgage Corp. opened for business at 408 Lakeside Drive, Southampton, PA 18966
March	19	Kevin Todd Roop opened for business at 10 North Hill Drive, Suite 1-2B, Warrenton, VA 22186
March	22	First Discount Mortgage, Inc. opened for business at 2809 S. Lynnhaven Road, Suite 320, Reflections I, Virginia Beach, VA 23452
March	25	Preferred Credit, Inc. opened for business at 3650 Boston Road, Suite E, Lexington, KY 40514
March	28	Daniel P. Matthews and Robin L. Matthews t/a Paly Financial Services opened for business at 20662 Still Pond Court, Ashburn, VA 22011
April	01	Accent Mortgage Services, Inc. opened for business at 11205 Alpharetta Highway, Suite I-2, Roswell, GA 30076
April	01	Mortgage Center of America, Inc. opened for business at 11844-L Fair Oaks Mall, Fairfax, VA 22033
April	10	Equitable Mortgage Group, Inc. opened for business at 4061 Powder Mill Road, Suite 230, Calverton, MD 20705
April	11	Regency Mortgage, L.L.C. opened for business at 195 Stonewall Heights, Abingdon, VA 24210
April	15	University Mortgage, Inc. opened for business at 2051 Davis Ford Road, Woodbridge, VA 22192
May	01	Castleton Capital Corp. opened for business at 108 Campground Lane, Castleton, VA 22716
May	01	Statewide Mortgage Corporation opened for business at 485 South Independence Boulevard, Suite 108, Virginia Beach, VA 23452
May	03	Pro Mortgage Corporation opened for business at 6229 Executive Boulevard, Rockville, MD 20852
May	13	East Coast Funding, Inc. opened for business at 10619 Jones Street, Suite 101-B, Fairfax, VA 22030

**STATUS CHANGES - 1996**

**NEW MORTGAGE BROKERS (Continued)**

May	24	Paramount Mortgage Corporation opened for business at 12119 Indian Creek Court, Beltsville, MD 20705
May	30	Mortgage Masters, Inc. t/a Money Marketing, Inc. opened for business at 8201 Corporate Drive, Suite 620, Landover, MD 20785
June	05	Homestead Financial, Inc. opened for business at 6564 Forsythia Street, Springfield, VA 22150
June	10	Capital Home Funding Corporation opened for business at 11120 New Hampshire Ave., Suite 505, Silver Spring, MD 20904
June	10	NVX, Incorporated opened for business at 4505 Deane Court, Alexandria, VA 22312
June	17	Copeland Mortgage Services, Inc. opened for business at 410 Oakmeads Crescent, Suite 201, Virginia Beach, VA 23462
June	17	Academy Mortgage, Inc. opened for business at 2732 Maurice Walk Court, Glen Allen, VA 23060
June	17	Brookstone Mortgage, Inc. opened for business at 8320 Old Courthouse Road, Suite 101, Vienna, VA 22812
July	09	Dominion First Mortgage Corporation opened for business at 7104-A Davis Ford Road, Manassas, VA 22111
July	10	Lancorp Financial Network Inc. opened for business at 108 North 8th Street, Ocean City, MD 21842
July	11	Perry M. Hawkins opened for business at 1109 Derken Court, Virginia Beach, VA 23464
July	15	Payne Financial Services, Ltd. opened for business at 8629 Sudley Road, Suite 202, Manassas, VA 22110
July	17	P C Mortgage, Inc. opened for business at 12555 High Bluff Drive, Suite 300, San Diego, CA 92130
July	17	Federal Home Funding Corporation opened for business at 900 University Boulevard, West, Silver Spring, MD 20902
July	17	Capital Seekers Inc. opened for business at 1 Zilicoa Street, Asheville, NC 28801
July	22	John Jeffrey Peedin d/b/a Valley First Mortgage opened for business at 70 River Road, Littleton, NC 27850
July	22	Nationwide Financial Corp opened for business at 9302 D Old Keene Mill Road, Burke, VA 22015



**STATUS CHANGES - 1996**

**NEW MORTGAGE BROKERS (Continued)**

July	24	Pond Point Mortgage Company opened for business at 6401 Golden Triangle Dr., Suite 450, Greenbelt, MD 20770
July	26	TelNet Financial Corporation opened for business at 1700 Rockville Pike, Suite 145, Rockville, MD 20852
August	01	Express Mortgage, Inc. opened for business at 739 Thimble Shoals Blvd, Suite 704, Newport News, VA 23606
August	01	E. M. Willis Mortgage Corporation opened for business at 4550 Montgomery Avenue, Suite 436, Bethesda, MD 20814
August	01	Landmark Mortgage, Inc. opened for business at 46859 Harry Byrd Highway, Sterling, VA 20165
August	05	Hope Mortgage Company, Inc. opened for business at 6 Argosy Circle, Gaithersburg, MD 20878
August	15	Mortgage America Companies, Inc. opened for business at 4421 Nicole Drive, Lanham, MD 20706
August	16	American Lending Group, Inc. opened for business at 880 Corporate Drive, Suite 300, Lexington, KY 40503
August	19	Select Mortgage Services, L.L.C. opened for business at 9701 Gayton Road, Richmond, VA 23233
August	23	Dwight E. Monger opened for business at 432 Mill Creek Road, Luray, VA 22835
August	26	Charles W. Toney t/a Virginia Mortgage Center opened for business at 1904 Byrd Avenue, Suite 218, Richmond, VA 23230
August	28	Frank T. Yoder Mortgage, Inc. opened for business at 103 Wesley Road, Shiloh, NC 27974
September	03	Money Lenders, Inc. opened for business at 3503 Forester Road, Roanoke, VA 24015
September	24	Mid-Atlantic Mortgage Corporation opened for business at 7265 Mosby Drive, Warrenton, VA 20187
September	26	Financial Security Consultants, Inc. opened for business at 1402 York Road, Lutherville, MD 21093
October	07	Pennywise Mortgage, Inc. d/b/a Nations Residential Mortgage opened for business at 10750 Baltimore Boulevard, Beltsville, MD 20705
October	18	Richard K. Halterman, II d/b/a Prime Financial Services opened for business at 45 Chetola Trail, Fort Defiance, VA 24437

**STATUS CHANGES - 1996**

**NEW MORTGAGE BROKERS (Continued)**

November	04	MortgagePrime, L.L.C. opened for business at 1651 Old Meadow Road, Suite 405, McLean, VA 22102
November	29	First Rate Mortgage Corporation opened for business at 900 John Randolph Boulevard, South Boston, VA 24592
December	01	Metfund Maryland, Inc. opened for business at 4510 Wetherill Road, Bethesda, MD 20816
December	01	U.S.A. Financial Services, Inc. opened for business at 14100 Sullyfield Circle, Suite 200, Chantilly, VA 22151
December	09	John H. Yates opened for business at 20042 Greenbriar Circle, Bristol, VA 24202
December	15	Apple Tree Mortgage, Inc. opened for business at 201 W. Sullivan Street, Kingsport, TN 37660
December	18	The Mortgage Corporation opened for business at 4001 N. 9th Street, Suite 100A, Arlington, VA 22203

**NEW MORTGAGE LENDERS**

January	01	Block Mortgage Company, L.L.C. opened for business at 5445 Glenside Drive, Suite 201, Richmond, VA 23228
January	01	Unicor Mortgage, Inc. opened for business at 4041 Essen Lane, Baton Rouge, LA 70809
January	04	Mortgage Lenders Association, Inc. opened for business at 1401 Greenbrier Parkway, Suite 150-A, Chesapeake, VA 23320
January	10	Independent National Mortgage Corporation opened for business at 35 North Lake Avenue, Pasadena, CA 91101
February	05	Residential Mortgage Corp. opened for business at 2577 Ravenhill Road, Fayetteville, NC 28303
February	15	First Colonial Mortgage of NJ, Inc. opened for business at 812 North Wood Avenue, Linden, NJ 07036
February	16	Atlas Capital Funding, Inc. opened for business at 11785 Beltsville Drive, Suite 250, Beltsville, MD 20705
March	04	Regional Investment Co. d/b/a RIC Mortgage Co. opened for business at 9221 Ward Parkway, Suite 300, Kansas City, MO 64114
March	14	Dovenmuehle Funding, Inc. opened for business at 1501 Woodfield Road, Suite 400 East, Schaumburg, IL 60173

**STATUS CHANGES - 1996**

**NEW MORTGAGE LENDERS (Continued)**

March	15	Nova Credit Corporation d/b/a Nova Mortgage Credit Corporation opened for business at 5101 DTC Parkway, Suite 310, Englewood, CO 80111
April	20	Allied Federal Financial, LLC opened for business at 838 Ritchie Highway, Suite 4, Severna Park, MD 21146
May	02	Woodland Capital Corp. opened for business at 730 Second Avenue South, Suite 415, Minneapolis, MN 55402
May	06	MorEquity of Nevada, Inc. (Used in VA by MorEquity, Inc.) opened for business at 222 Main Street, Evansville, IN 47708
May	08	One Stop Mortgage, Inc. opened for business at 200 Baker Street, Costa Mesa, CA 92626
May	10	HomeAmerican Credit, Inc. d/b/a Upland Mortgage opened for business at 111 Presidential Blvd., Suite 215, Bala Cynwyd, PA 19004
May	28	New Jersey Mortgage and Investment Corp. opened for business at 5 Becker Farm Road, Roseland, NJ 07068
June	01	United Financial Mortgage Corp. of Virginia opened for business at 600 Enterprise Drive, Suite 206, Oak Brook, IL 60521
June	03	First Security Financial Services, Inc. opened for business at 164 Madison Avenue, New York, NY 10016
June	18	21st Century Mortgage Corporation opened for business at 607 Market Street, Suite 521, Knoxville, TN 37902
June	29	Security Funding & Leasing Corp. opened for business at 501 Great Road, Unit 105, North Smithfield, RI 02896
July	01	DecisionOne Mortgage Company, LLC opened for business at 6109 Brace Road, Charlotte, NC 28211
July	16	Emergent Mortgage Corp. opened for business at 208 Garvin Street, Pickens, SC 29671
July	22	Apollo Mortgage and Financial Services, Inc. opened for business at 10812 Gandy Boulevard, St. Petersburg, FL 33702
July	22	Harborside Financial Network, Inc. opened for business at 334 Via Vera Cruz, Suite 254, San Marcos, CA 92069
August	16	FHB Funding Corp. opened for business at 9881 Broken Land Parkway, Suite 402, Columbia, MD 21046
August	20	Arlington Capital Mortgage Corporation opened for business at 4 Greenwood Square, Suite 105, Bensalem, PA 19020

**STATUS CHANGES - 1996**

**NEW MORTGAGE LENDERS (Continued)**

August	30	Firstplus Financial, Inc. opened for business at 1250 Mockingbird Lane, Dallas, TX 75247
August	30	Cross Keys Capital, L.P. opened for business at 20 Valley Road, Hershey, PA 17033
October	02	Mical Mortgage, Inc. opened for business at 5151 Murphy Canyon Road, Ste. 220, San Diego, CA 92123
October	17	BNC Mortgage, Inc. opened for business at 1740 East Garry Avenue, Suite 109, Santa Ana, CA 92705
October	22	EquiFirst Corporation opened for business at 7422 Carmel Executive Park, Ste. 300, Charlotte, NC 28226
November	04	American Mortgage & Financial Services, Inc. d/b/a American Liberty Mortgage opened for business at 6100 Lake Forrest Drive, Suite 580, Atlanta, GA 30328
November	15	Dynex Financial, Inc. opened for business at 4880 Cox Road, Glen Allen, VA 23060
December	31	Aegis Mortgage Corporation opened for business at 2500 CityWest Boulevard, Suite 1200, Houston, TX 77042

**NEW MORTGAGE LENDER AND BROKER**

January	02	Capstead, Inc. opened for business at 2711 North Haskell Ave., Suite 1000, Dallas, TX 75204
March	25	Advantage Mortgage Company, L.L.C. t/a Bay Mortgage opened for business at 600 Crawford Street, Suite 100, Portsmouth, VA 23704
April	01	Mortgage South, Inc. opened for business at 4900 Fitzhugh Avenue, Richmond, VA 23230
April	01	Advantage Real Estate L.L.C. opened for business at 6800 Backlick Road, Suite 301, Springfield, VA 22150
April	09	Fieldstone Mortgage Company opened for business at 2 North Charles Street, Baltimore, MD 21201
May	01	MCA Mortgage Corporation opened for business at 23999 Northwestern Hwy., Suite 260, Southfield, MI 48075
May	07	Approved Residential Mortgage, Inc. opened for business at 3420 Holland Road, Suite 107, Virginia Beach, VA 23452
May	13	AAA Mortgage and Financial Corporation d/b/a CommonPoint Mortgage opened for business at 3643-A 28th Street, S.E., Grand Rapids, MI 49512

**STATUS CHANGES - 1996**

**NEW MORTGAGE LENDER AND BROKER (Continued)**

May	15	Mason Dixon Funding, Inc. opened for business at 12165 Darnstown Road, Gaithersburg, MD 20878
May	17	Williamson & Schultz, L.L.C. d/b/a Skyline Mortgage Group opened for business at 2313 Saint Bedes Court, Reston, VA 22091
June	10	Mortgage Servicing Acquisition Corporation d/b/a National Mortgage Corporation opened for business at 7600 East Orchard Road, Suite 330S, Englewood, CO 80111
June	10	Orion Financial Services, Inc. opened for business at Koger Executive Center, Bldg. 5, Suite 108, Norfolk, VA 23502
June	25	Carolina Mortgage Brokers, Inc. d/b/a CMB Mortgage opened for business at 8101 Hinson Farm Road, Suite 214, Alexandria, VA 22306
July	09	Rocuda Mortgage Co. opened for business at 205 Kings Mountain Road, Collinsville, VA 24078
July	12	Chesapeake Investment & Mortgage Corporation opened for business at 103 Paul Mellon Court, Suite A, Waldorf, MD 20602
July	12	MortgageAmerica of Alabama, Inc. (Used in VA by: MortgageAmerica, Inc.) opened for business at 440 Viking Drive, Suite 250, Virginia Beach, VA 23452
July	15	Advanced Financial Services, Inc. opened for business at 56 Amaral Street, East Providence, RI 02915
July	17	1st Innovative Mortgage Corporation opened for business at 6564 Loisdale Court, Suite 815, Springfield, VA 22150
July	25	American Lending Group of Maryland, Inc. (Used in VA by: American Lending Group, Incorporated) opened for business at 19642 Club House Road, Suite 620, Gaithersburg, MD 20879
August	01	The Leader Mortgage Company opened for business at 1015 Euclid Avenue, Cleveland, OH 44115
August	07	Aames Funding Corporation d/b/a Aames Home Loan opened for business at 7617 Little River Turnpike, Annandale, VA 22003
August	20	Fidelity First Mortgage, LLC d/b/a Union First Funding Group opened for business at 10025 Governor Warfield Parkway, Suite 410, Columbia, MD 21044
August	28	National Consumer Services Corp., L.L.C. opened for business at 16 Perimeter Center East, Suite 1600, Atlanta, GA 30346
November	13	Citywide Mortgage Corporation opened for business at 8401 Corporate Drive, Suite 250, Landover, MD 20785
November	15	Heritage Funding, L.L.C. opened for business at 11350 Random Hills Road, Suite 760, Fairfax, VA 22030

**MORTGAGE LENDER/BROKER ADDITIONAL AUTHORITY**

January	17	Federal Funding Mortgage Corporation, MB-699, acquired Lender Authority and became MLB-387
February	15	Monument Mortgage Corporation, MB-642, acquired Lender Authority and became MLB-390
March	07	Edmunds Financial Corporation d/b/a Service First Mortgage, MB-409, acquired Lender Authority and became MLB-396

**STATUS CHANGES - 1996**

March	18	NVR Mortgage Finance, Inc., ML-104, acquired Broker Authority and became MLB-391
March	20	Molton, Allen & Williams Corporation, ML-208, acquired Broker Authority and became MLB-408
March	25	Mortgage Loan Services, Inc., ML-101, acquired Broker Authority and became MLB-407
April	12	Citizens Mortgage Corporation, MB-481, acquired Lender Authority and became MLB-404
May	01	Superior Mortgage Corporation, MB-897, acquired Lender Authority and became MLB-410
August	19	U. S. Mortgage Capital, Inc., MB-745, acquired Lender Authority and became MLB-423
October	11	National Finance Corporation, MB-570, acquired Lender Authority and became MLB-438
October	11	Coastal Mortgage Corporation of Maryland, MB-493, acquired Lender Authority and became MLB-441
October	22	Unity Mortgage Corp., ML-124, acquired Broker Authority and became MLB-434
December	05	Bankers First Mortgage Co., Inc., MB-861, acquired Lender Authority and became MLB-446
December	05	Elite Funding Corporation, MB-591, acquired Lender Authority and became MLB-448

**SURRENDERED BROKER AUTHORITY**

May	20	Equi-Financial, L.P., MLB-273, surrendered its Broker Authority and became ML-248
June	05	Capstead, Inc., MLB-379, surrendered its Broker Authority and became ML-249

**SURRENDERED LENDER AUTHORITY**

January	22	GOA Mortgage, Inc., MLB-38, surrendered its Lender Authority and became MB-946
January	29	Long Investments, Inc., MLB-198, surrendered its Lender Authority and became MB-950
May	16	First Mortgage Group, Inc., MLB-14, surrendered its Lender Authority and became MB-989
May	17	Revolutionary Mortgage Company, MLB-283, surrendered its Lender Authority and became MB-990
October	15	Colonial Mortgage Corporation, MLB-259, surrendered its Lender Authority and became MB-1033
November	22	Mortgage Lending Services, Inc., MLB-280, surrendered its Lender Authority and became MB-1046
December	13	Consumers Mortgage Corporation, MLB-190, surrendered its Lender Authority and became MB-1050

**MORTGAGE LENDER/BROKER LICENSES SURRENDERED IN 1996**

DATE SURRENDERED	LICENSE NUMBER	NAME OF LICENSEE
January	17 MB-657	Harbor Mortgage Company, Inc.
January	19 MB-353	Hulfish Mortgage Company
February	26 ML-100	First Town Mortgage Corporation
March	04 MB-402	B. Tucker White, Jr.
March	05 MB-665	Finamark Inc
March	06 MB-630	William Lawrence Bashaw, II t/a Advantage Funding
March	11 MB-142	Mark Wayne Brooks
March	19 MLB-270	VIP Mortgage Corporation
March	19 MB-248	American Mortgage Services, Inc.
March	22 MB-197	Lynn Seals Williams
March	25 MB-946	GOA Mortgage, Inc.
March	26 MB-87	Clifford D. Dewey t/a Mortgage Funding System
March	26 ML-166	The Phoenix Financial Group, Inc.
March	29 MLB-312	United Mortgage Corporation
April	04 MB-495	Lynn Jennings White
April	08 MLB-262	Mortgage Service America Co.
April	11 MB-868	Great Eastern Mortgage Corporation
April	12 MB-730	Donna M. Pritchard
April	15 MB-618	First Manassas Mortgage L. C.
April	24 MB-782	Empire Funding Group, Inc.
April	25 MB-677	United States Mortgage Corporation of Delaware, Inc.
May	01 MB-865	Capital Finance, LLC
May	06 ML-150	Patriot Mortgage Company L P

**MORTGAGE LENDER/BROKER LICENSES SURRENDERED IN 1996 (Continued)**

DATE SURRENDERED	LICENSE NUMBER	NAME OF LICENSEE	
May	08	MLB-363	Virginia Builders Funding Corporation (Used in Va. by: Builders Funding Corporation)
May	08	MLB-331	First Franklin Financial Corporation
May	10	MB-650	Atlantic International Mortgage, Inc.
May	21	MLB-344	JHS Mortgage Corporation (Used in VA by: Citizens Mortgage Corporation)
May	24	MB-573	Mortgage Advantage Corporation
May	24	ML-120	Principal Residential Mortgage, Inc.
May	28	MLB-310	Mortgage Plus Incorporated
June	03	MB-710	Home Mortgage Loan Company Inc
June	04	MLB-128	The Prudential Home Mortgage Company Inc
June	06	MLB-261	Midcoast Mortgage Corporation t/a Regency Funding
June	11	MB-180	Home Equity Group, Inc.
June	24	MB-393	Homestead Corporation
June	24	MLB-326	Hamilton Financial Corporation
June	28	MB-542	Larry E. Williams t/a Paramount Mortgage
June	28	MB-159	Developers Financial Corporation
July	01	MB-803	AmeriTrust Mortgage Corporation
July	03	MLB-176	Greenbrier Finance Company t/a Greenbrier Mortgage Corporation
July	19	ML-170	West Star Financial Corporation
August	05	MLB-250	Consumer First Mortgage, Inc.
August	12	MB-204	James R. Arnold
August	20	MB-455	David W. Thompson
August	21	MB-227	Raymond H. Starkes, III t/a Mortgage America Investment Centre



**MORTGAGE LENDER/BROKER LICENSES SURRENDERED IN 1996 (Continued)**

DATE SURRENDERED	LICENSE NUMBER	NAME OF LICENSEE	
August	22	MB-769	Sandra F. Byrum
September	04	MB-691	Budget Mortgage, Inc.
September	12	MLB-51	EFG Emco Inc. t/a First Discount Mortgage
September	18	MB-185	Daniel C. Krepinevich
September	20	MLB-224	The Crescent Mortgage Corporation
October	04	MB-724	Countywide Mortgage Company, Inc.
October	23	MLB-236	Private Label Mortgage Services Corporation
October	31	ML-123	National Credit Reports and Appraisal Services, Inc. d/b/a Mortgage Financial Services (MFS)
November	04	MB-663	Sun Mortgage Corporation
November	04	ML-172	B First Mortgage Company, Limited Partnership
November	04	ML-171	B First Residential Corporation
December	04	MB-627	International Mortgage Association, Inc.
December	05	MB-174	Robert E. Hayes
December	18	MB-747	Scott M. MacMillan
December	18	MB-950	Long Investments, Inc.
December	31	MB-638	Hamilton Mortgage Services, Inc.

**MORTGAGE LENDER/BROKER LICENSES REVOKED IN 1996**

DATE REVOKED	LICENSE NUMBER	NAME OF LICENSEE	
March	08	MLB-284	Medallion Mortgage Company
May	02	MB-450	Ace Mortgage Corporation
May	31	MB-652	Metro Mortgage Associates, Incorporated
May	31	MB-464	American Funding & Investment Corporation

**MORTGAGE LENDER/BROKER LICENSES REVOKED IN 1996 (Continued)**

DATE REVOKED		LICENSE NUMBER	NAME OF LICENSEE
May	31	MB-487	Telnet Capital Inc
May	31	MB-790	Financial Security Mortgage Corporation
May	31	MB-788	Century Capital Mortgage, Inc.
May	31	MB-446	Libra Investments Limited
June	17	MB-812	Gary W. Browning

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES

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MB-161

1st Financial Mortgage Corp.  
C.E.O.- Gary Nuckols, President  
8100 Three Chopt Rd., Suite 111, Richmond, VA 23229

MB-68

1st Security Mortgage, Inc.  
C.E.O.- Didar Khalsa, President  
8150 Leesburg Pike, Suite 1107, Vienna, VA 22182

MB-334

AJR Mortgage Company, Inc.  
C.E.O.- Andrew J. Rich, President  
9 South Sheppard Street, Richmond, VA 23221

MB-858

\*Aaron Mortgage Services Inc.  
C.E.O.- Keith Alan Raye, President  
1001 South Marshall St., Suite 122, Winston-Salem, NC 27101

MB-965

Academy Mortgage, Inc.  
C.E.O.- David R. Richardson, President  
2807 North Parham Road, Suite 308, Richmond, VA 23294

MB-841

Accent Mortgage Services, Inc.  
C.E.O.- Sherry Sagemiller, President  
11205 Alpharetta Highway, Suite I-2, Roswell, GA 30076  
1408 Bluewater Road, Harrisonburg, VA 22801

MB-674

Advantage Home Mortgage Co.  
C.E.O.- Carl W. Mankowski, President  
3825 Plaza Drive, Fairfax, VA 22030

MB-444

Aegis Mortgage and Financial Services Inc  
C.E.O.- Karl S. Baugher, President  
1773 Parham Road, Suite 201, Richmond, VA 23229

MB-949

Alpha Mortgage Consultants, Ltd.  
C.E.O.- James F. Welebir, President  
10405 Willowbrook Drive, Potomac, MD 20854  
9700 Lakepointe Drive, Burke, VA 22015

MB-915

Ambassador Mortgage, Inc. d/b/a Action Mortgage  
C.E.O.- B. Tucker White, Jr., President  
101 South Loudoun Street, Winchester, VA 22601  
205 East Washington Street, Middleburg, VA 22117  
5941 King Street, Mount Jackson, VA 22842  
741 East Main Street, Purcellville, VA 22132

MB-824

American Advantage Mortgage, Inc.  
C.E.O.- Gregory C. Hughes, President  
702 Frederick Road, Baltimore, MD 21228

MB-752

American Bankers Mortgage Corporation  
C.E.O.- Rita Brinson, President  
6701 Democracy Boulevard, Suite 300, Bethesda, MD 20817  
1363 Garden Wall Circle, Reston, VA 22094  
8300 Boone Boulevard, Suite 500, Vienna, VA 22182

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-537  
American Finance & Investment, Inc.  
C.E.O.- John T. Rodgers, President  
10306 Eaton Place, Suite 220, Fairfax, VA 22031

MB-278  
American Financial Corp. of VA  
C.E.O.- Anita Witt Phillips, President  
5427-C Peters Creek Road, Roanoke, VA 24019

MB-294  
\*American Financial Enterprises, Inc.  
C.E.O.- Richard E. Meyer, President  
12133 Wolf Valley Drive, Clifton, VA 20124

MB-576  
American Financial Group Inc  
C.E.O.- Philip M. Drew, President  
1210 Ina Lane, Mclean, VA 22102  
7002 Evergreen Court, Annandale, VA 22003  
8000 Towers Crescent Drive Suite 135, Vienna, VA 22182

MB-895  
American Funding Network, Inc.  
C.E.O.- Bob Mobley, President  
6601 Little River Turnpike, Suite 120, Alexandria, VA 22312

MB-980  
American Lending Group, Inc.  
C.E.O.- Melvin K. Drury, President  
880 Corporate Drive, Suite 300, Lexington, KY 40503

MB-559  
American Mortgage Bankers, Inc.  
C.E.O.- Chris T. Heald, President  
4915 St. Elmo Avenue, Bethesda, MD 20814

MB-714  
American Mortgage Reduction, Inc.  
C.E.O.- Harry Korotki, President  
10902 Reisterstown Road, Suite 104, Owings Mills, MD 21117

MB-983  
American National Mortgage Association, Inc.  
C.E.O.- Richard D. Berg, President  
12555 High Bluff Drive, Suite 300, San Diego, CA 92130

MB-825  
American Realty Mortgage, Inc.  
C.E.O.- Jay Bouri, President  
15200 Shady Grove Road, Suite 350, Rockville, MD 20850

MB-584  
Amerifirst Mortgage Corp  
C.E.O.- John M. Garrett, President  
808 Moorefield Park Drive, Suite 119, Richmond, VA 23236

MB-1020  
Apple Tree Mortgage, Inc.  
C.E.O.- Shirley Harwood, President  
201 W. Sullivan Street, Kingsport, TN 37660  
516 Holston Avenue, Suite 2B, Bristol, TN 37620

MB-810  
\*Armada Residential Mortgage, L.L.C.  
C.E.O.- Barry Diggins, President  
9801 Greenbelt Road, Suites 317-318, Greenbelt, MD 20706

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-435  
Ascent Mortgage Company  
C.E.O.- Leslie L. Bell, President  
5562 Cedar Break Drive, Centreville, VA 22020

MB-820  
Atlantic Coast Capital, Inc.  
C.E.O.- Mark C. DiCarlo, President  
3109 Brambleton Avenue, Suite 200, Roanoke, VA 24018

MB-538  
Atlantic Mortgage Funding Inc  
C.E.O.- Margaret E. Lynch, President  
14100 Parke Long Court, Suite H, Chantilly, VA 22021

MB-536  
Bancorp Mortgage Corporation  
C.E.O.- Lynn K. McVicker, President  
5813 Fitzhugh Street, Burke, VA 22015  
4818 Pestwick Drive, Fairfax, VA 22030

MB-482  
Bankers Mortgage Inc  
C.E.O.- June E. Benning, President  
2350 Arlington Ridge Road, Arlington, VA 22202

MB-775  
Barbara Ann Sauls  
7704 Richmond Highway, Suite 200, Alexandria, VA 22306

MB-451  
Barry D Needham d/b/a Barson Financial Services  
2772 Lewisville Clemmons Road, Clemmons, NC 27012

MB-928  
Beckner's Run & Assoc., Inc.  
C.E.O.- Martha S. Campbell, President  
4085 Lee Highway, North, Fincastle, VA 24090

MB-541  
Benchmark Mortgage, Inc.  
C.E.O.- Robert L. Hamlin, President  
9283 Old Keene Mill Road, Burke, VA 22015

MB-692  
Best Mortgage, Inc.  
C.E.O.- Terry T. Fang, President  
3328 Monarch Lane, Annandale, VA 22003

MB-546  
Bethesda-Chevy Chase Mortgage Corporation  
C.E.O.- Kevin R. Gowen, President  
5550 Friendship Blvd, Suite 290, Chevy Chase, MD 20815

MB-258  
Bowers, Nelms & Fonville, Inc.  
C.E.O.- Richard M. Nelms, President  
6150 Mechanicsville Turnpike, Mechanicsville, VA 23111  
9510 Ironbridge Road, Chesterfield, VA 23805  
4806 Market Square Lane, Midlothian, VA 23112  
27 Walnut Blvd., Petersburg, VA 23805  
11600 Busy Street, Suite 100, Richmond, VA 23236  
2800 Buford Road, Suite 105, Richmond, VA 23235  
3307 Church Road, Suite 100, Richmond, VA 23233  
4660 S. Laburnum Avenue, Richmond, VA 23231  
5702 Grove Avenue, Richmond, VA 23226

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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8411 Patterson Avenue, Richmond, VA 23229  
Route 3, White Stone, VA 22578

MB-967

Bozzuto Mortgage Company  
C.E.O.- Richard L. Mostyn, President  
6401 Golden Triangle Dr., Suite 450, Greenbelt, MD 20770

MB-962

Brookstone Mortgage, Inc.  
C.E.O.- Pegge A. Caccavari  
8320 Old Courthouse Road, Suite 101, Vienna, VA 22182

MB-777

Brunswick Mortgage Company Inc.  
C.E.O.- Linda Y. Frost, President  
6712 Greenview Lane, Springfield, VA 22152

MB-849

Buckingham Mortgage Corporation  
C.E.O.- Kamran Hanif, President  
30 W. Gude Drive, Suite 470, Rockville, MD 20850

MB-480

Business Advisory Systems, Inc. d/b/a Breckinridge Mortgage  
C.E.O.- Charles C. Ryan, Jr., President  
20 South Cameron Street, 2nd. Floor, Winchester, VA 22601  
824 John Marshall Highway, Suite 205, Front Royal, VA 22630

MB-644

C.U. Mortgage Centre, Inc.  
C.E.O.- Frank M. Howard, President  
6035 Burke Centre Parkway, Suite 200, Burke, VA 22015

MB-723

CJS Mortgage Services, Inc.  
C.E.O.- Charles J. Sher, III  
6066 Clay Spur Ct. Centreville, VA 22020  
3930 Walnut Street, Suite 200, Fairfax, VA 22030

MB-852

Camran Corp. d/b/a Camco Mortgage Bankers  
C.E.O.- Camran Mostofl, President  
8201 Greensboro Dr., Suite 1000, McLean, VA 22102

MB-641

Capital Access Ltd  
C.E.O.- J. P. Landahl, President  
5514 Alma Lane, Suite 400, Springfield, VA 22151

MB-966

Capital Home Funding Corporation  
C.E.O.- Jessica Cha, President  
11120 New Hampshire Ave., Suite 505, Silver Spring, MD 20904

MB-970

Capital Seekers Inc.  
C.E.O.- Lonnie LePore, President  
1 Zilicoa Street, Asheville, NC 28801

MB-595

Cardinal Mortgage, Inc.  
C.E.O.- James S. Monroe, President  
750 Walker Road, Suite B, Great Falls, VA 22066  
355 West Rio Road, Suite 206B, Charlottesville, VA 22901  
47 Garrett Street, Warrenton, VA 22186

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-456

Carol J. Summers t/a Summers Mortgage Services  
4824 Edgemoor Lane, Bethesda, MD 20814

MB-893

Carteret Mortgage Corporation  
C.E.O.- Eric Weinstein, President  
15421 Snow Hill Lane, Centreville, VA 22020

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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Carteret Mortgage Corporation (Continued)  
501 Slater's Lane, Suite 410, Alexandria, VA 22314

MB-956  
Castleton Capital Corp.  
C.E.O.- William T. Kelly, President  
108 Campground Lane, Castleton, VA 22716

MB-504  
Centurion Financial, Ltd.  
C.E.O.- Timothy P. Bassett, President  
13135 Maltese Lane, Fairfax, VA 22033  
3401 Holly Street, Alexandria, VA 22305

MB-39  
Chaplin Mortgage Investment Corp.  
C.E.O.- George Chaplin, President  
5148 Leesburg Pike, Alexandria, VA 22302

MB-818  
Charles W. Toney t/a Virginia Mortgage Center  
1904 Byrd Avenue, Suite 218, Richmond, VA 23230

MB-580  
Cheryl L. Alter t/a Money Market Mortgage  
6804 Hopewell Avenue, Springfield, VA 22151

MB-587  
Chesapeake 1st Mortgage Corporation (Used in Va. By Chesapeake Mortgage Corporation)  
C.E.O.- Dennis R. Brown, President  
9315 Largo Drive West, Suite 225, Landover, MD 20785  
10306 Eaton Place, Suite 200, Fairfax, VA 22030

MB-593  
Christopher Lieberman t/a ABC Home Mortgage  
C.E.O.- Christopher A. Liberman  
300 Arboretum Place, Suite 140, Richmond, VA 23236

MB-811  
Chrysler Home Mortgage Corporation  
C.E.O.- Richard F. Heffernan, President  
1342 Baffly Loop, Chesapeake, VA 23320  
1324 N. Battlefield Boulevard, Chesapeake, VA 23320

MB-84  
City Mortgage Corporation  
C.E.O.- Eugene C. Cook, President  
201 North Fairfax Street, Suite 32, Alexandria, VA 22314

MB-689  
Coastal American Mortgage, Inc.  
C.E.O.- Cynthia Montgrain, President  
900 Commonwealth Place, Suite 104, Virginia Beach, VA 23464

MB-675  
Coastal Mortgage Corporation  
C.E.O.- Anthony A. Briglia, President  
13936 Middle Creek Place, Centreville, VA 22020  
10301 Democracy Lane, Suite 110, Fairfax, VA 22030

MB-1033  
Colonial Mortgage Corporation  
C.E.O.- James Kessler, President  
8529 Crestview Drive, Fairfax, VA 22031



LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-620  
Comfort Mortgage Incorporated  
C.E.O.- Gail L. Lockhart, President  
420 B Colonial Avenue, Colonial Beach, VA 22443

MB-651  
Commonwealth Mortgage Corporation  
C.E.O.- Frank M. Howard, President  
11350 Random Hills Road, Suite 700, Fairfax, VA 22030

MB-843  
Commonwealth Mortgage and Investments, Inc.  
C.E.O.- Robert W. Melvin, President  
3740 West Hundred Road, Chester, VA 23831

MB-24  
Commonwealth United Mortgage Company  
C.E.O.- C. G. Applegate, President  
2324 N. Jackson Street, Arlington, VA 22201

MB-566  
Community Development Group Inc of Delaware t/a Community Mortgage Company  
C.E.O.- Henry R. Jost, President  
7023 Little River Turnpike, Suite 300, Annandale, VA 22003

MB-875  
Community Mortgage Corporation  
C.E.O.- Darrell G. Swanigan, President  
1220 Lakeview Parkway, Lake of the Woods, Locust Grove, VA 22407  
9050 Pocahontas Trail, Suite A-2, Providence Forge, VA 23140

MB-82  
Congressional Funding, Inc.  
C.E.O.- Richard M. Gjerulff, President  
77 South Washington St., Suite 205, Rockville, MD 20850  
403 Glenn Drive, Sterling, VA 20164

MB-1050  
Consumers Mortgage Corporation  
C.E.O.- Todd F. Johnson, President  
11222 Fox Meadow Drive, Richmond, VA 23233

MB-583  
Continental General Mortgage Co Inc  
C.E.O.- Richard Yaffe, President  
10 Music Fair Road, Owings Mills, MD 21117

MB-957  
Copeland Mortgage Services, Inc.  
C.E.O.- Robert C. Dughi, President  
410 Oakmeads Crescent, Suite 201, Virginia Beach, VA 23462

MB-582  
Cornerstone Mortgage, Inc.  
C.E.O.- David A. Maddox, President  
6205 Sierra Court, Manassas, VA 20111  
8628 Centreville Road, Suite 202, Manassas, VA 22110

MB-631  
Cosmos Mortgage Corporation  
C.E.O.- Jae Hoon Shim, President  
5029 Backlick Road, Suite B, Annandale, VA 22003

MB-670  
Countryside Mortgage Services Inc  
C.E.O.- Michael R. Lange, President  
2111 Wilson Boulevard, Suite 809, Arlington, VA 22201

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-235

Crosstate Mortgage & Investments Inc.

C.E.O.- David Bayford, President

1904 Byrd Avenue, Suite 218, Richmond, VA 23230  
300 Preston Ave., Suite 409, Charlottesville, VA 22902  
201 Hitching Post Lane, Forest, VA 24551  
913 Little Creek Road, Ringgold, VA 24586  
1700 Pleasure House Road, Virginia Beach, VA 23455

MB-682

Custom Mortgage Company

C.E.O.- Ralph G. Falcone, President

1760 Reston Parkway, Suite 403, Reston, VA 22090

MB-942

Daniel P. Matthews and Robin L. Matthews t/a Paly Financial Services

20662 Still Pond Court, Ashburn, VA 22011

MB-555

\*David Sangyong Park and Jessica Songsuk Park t/a Banktrust Mortgage Company

C.E.O.- Jessica S. Park

7002 Little River Turnpike, Suite J, Annandale, VA 22003

MB-614

Delta Mortgage Corporation

C.E.O.- Robert M. Downie, President

7801 Old Branch Avenue, Suite 407, Clinton, MD 20735

MB-767

Design Mortgage Services Inc

C.E.O.- Donald M. Stroup, President

26 West Main Street, Christiansburg, VA 24073

MB-568

Diamond Mortgage Exchange Inc

C.E.O.- Elliott H. Diamond, President

2603 Tack Lane, Reston, VA 20191

MB-231

Distinctive Financial Corporation

C.E.O.- William P. Lunger, President

1307 Dolly Madison Blvd., McLean, VA 22101

MB-509

Diversified Funding, Inc.

C.E.O.- Marcia Millican, President

104 Industry Drive, Suite 225, Tabb, VA 23693  
7521 Oak Cove Road, Lanexa, VA 23089  
2524 George Washington Memorial Hwy., Tabb, VA 23693

MB-912

Diversified Mortgage Brokers, Inc.

C.E.O.- Andrea M. Kilmer, President

1120 Laskin Road, Virginia Beach, VA 23451

MB-968

Dominion First Mortgage Corporation

C.E.O.- Kevin McDade, President

7220-A Yates Ford Road, Manassas, VA 20111

MB-437

Dominion Shares Mortgage Corporation t/a Dominion Bankshares Mortgage

C.E.O.- Mark C. Gregory, President

4041 University Drive, Suite 200, Fairfax, VA 22030

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-376  
Dorsey Evans t/a Century Finance  
8455 Colesville Road, Suite 1080, Silver Spring Centre, Silver Spring, MD 20910

MB-137  
Douglas R. Fox d/b/a Fox Mortgage Associates  
12500 Fair Lakes Circle, Suite 250, Fairfax, VA 22033

MB-539  
Douglas and Edelman Mortgage Services Inc  
C.E.O.- Jeffrey Douglas, President  
12450 Fair Lakes Circle, Suite 200, Fairfax, VA 22033

MB-1000  
Dwight E. Monger  
432 Mill Creek Road, Luray, VA 22835

MB-960  
E. M. Willis Mortgage Corporation  
C.E.O.- Edward H. Willis, Jr., President  
4550 Montgomery Avenue, Suite 436, Bethesda, MD 20814

MB-746  
Eagle Funding Group, Ltd.  
C.E.O.- Patrick B. Shelton, President  
11130 Main Street, Suite 100, Fairfax, VA 22030

MB-961  
East Coast Funding, Inc.  
C.E.O.- Glenn C. Kresak, President  
10619 Jones Street, Suite 101-B, Fairfax, VA 22030

MB-429  
East West Financial Services Inc  
C.E.O.- John E. Lawler, President  
1497 Chain Bridge Road, Suite 304, McLean, VA 22101  
804 East Capitol Street NE, Washington, DC 20003

MB-157  
East West Mortgage Company, Inc.  
C.E.O.- Doug Bui, President  
1568 Spring Hill Road, Suite 100, McLean, VA 22102

MB-365  
Eastern Fidelity Mortgage Corporation  
C.E.O.- Rebecca W. Blankenship, President  
6342 Peters Creek Road, NW, Suite B, Roanoke, VA 24019

MB-816  
Eastern Financial Services, Inc.  
C.E.O.- Indru Jashnani, President  
5575 Sterrett Place, Suite 250, Columbia, MD 21044  
51 Monroe Street, Suite 1505, Rockville, MD 20850

MB-550  
Eastland Mortgage Company, Inc.  
C.E.O.- Pieter de Jong, President  
3400 Acom Street, Williamsburg, VA 23188

MB-240  
Elizabeth R. Hitchcock  
928 Bragg Road, Fredericksburg, VA 22404

MB-954  
Equitable Mortgage Group, Inc.  
C.E.O.- Darren S. Soodak, President  
4061 Powder Mill Road, Suite 230, Calverton, MD 20705

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-531  
Equity Capital Mortgage Inc  
C.E.O.- Steve Parasidis, President  
1313 Dolley Madison Blvd., Suite 200, McLean, VA 22101

MB-57  
Equity Mortgage Associates, Inc.  
C.E.O.- Elsie M. Lawrence, President  
9601 Gayton Road, Suite 100, Richmond, VA 23233-4904

MB-888  
Equity One Mortgage & Investment Company  
C.E.O.- Duane E. Bookheimer, President  
2912 Hungary Spring Road, Suite 1, Richmond, VA 23228

MB-717  
Eric Drucker Smith d/b/a Advantage Mortgage Company  
One Columbus Center, Suite 600, Virginia Beach, VA 23462

MB-678  
Esther Martinez-Baldivia  
4810 Beauregard Street, Suite 303, Alexandria, VA 22312

MB-866  
Excel Funding Corporation  
C.E.O.- Steven Topolovec, President  
9840 Main Street, Suite 200, Fairfax, VA 22031

MB-643  
\*Excel Mortgage Services, L.L.C.  
C.E.O.- William C. Baldwin  
497 Foxridge Drive, SW, Leesburg, VA 20175

MB-567  
Executive Lending Services, Inc.  
C.E.O.- John L. Carter, President  
4041 University Drive, Suite 303, Fairfax, VA 22030

MB-716  
Executive Mortgage Services, Inc.  
C.E.O.- Yogi Dumer, President  
7345 McWhorter Place, Suite 110, Annandale, VA 22003

MB-982  
Express Mortgage, Inc.  
C.E.O.- Lamar M. Jolly, President  
739 Thimble Shoals Blvd, Suite 704, Newport News, VA 23606

MB-770  
F. D. B. Mortgage, Inc.  
C.E.O.- F. David Black, President  
10944 Beaver Dam Road, Suite A, Hunt Valley, MD 21030

MB-465  
FSC Corporation  
C.E.O.- Joseph W. Maggio, President  
The World Trade Center-Baltimore, 401 East Pratt Street, Suite 332, Baltimore, MD 21202

MB-226  
Fair East Mortgage, Inc.  
C.E.O.- Wen C. Yu, President  
8212 B Old Courthouse Road, Vienna, VA 22182

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-931  
Federal Home Funding Corporation  
C.E.O.- Jacqueline Nguyen, President  
900 University Boulevard, West, Silver Spring, MD 20902

MB-549  
Fidelity Mortgage Services, Inc.  
C.E.O.- Michael Tang, President  
5850 Hubbard Drive, Rockville, MD 20852

MB-1004  
Financial Security Consultants, Inc.  
C.E.O.- Alfie H. Sitton, President  
1402 York Road, Lutherville, MD 21093

MB-882  
First American Mortgage Services, Inc.  
C.E.O.- John E. Hester, President  
13198 Centerpointe Way, Suite 101, Woodbridge, VA 22193

MB-579  
First Chesapeake Mortgage Corporation of Fredericksburg (Used in Va. by: First Chesapeake Mortgage Corporation)  
C.E.O.- James E. Deakins, President  
122 Defense Highway, Suite 200, Annapolis, MD 21401

MB-822  
\*First Choice Mortgage Corporation  
C.E.O.- Michael P. Boehme, President  
813 Diligence Drive, Suite 121-C, Newport News, VA 23606

MB-921  
\*First Discount Mortgage, Inc.  
C.E.O.- Timothy F. Miller, President  
2809 S. Lynnhaven Road, Suite 320, Reflections I, Virginia Beach, VA 23452

MB-106  
First Equitable Mortgage and Investment Company, Incorporated  
C.E.O.- Dominick P. Decantis, President  
Route 623, Locust Grove, VA 22508  
601 Caroline Street, Fredericksburg, VA 22401

MB-453  
First Financial Funding of Washington, Inc. (Used in VA by: First Financial Funding, Inc.)  
C.E.O.- Diane D. Shearin, President  
4821 Foxhall Crescent Drive NW, Washington, DC 20007

MB-454  
First Financial Services of Virginia, Inc. d/b/a American Mortgage Center  
C.E.O.- E. Keith Winder, President  
1500 Forest Avenue, Suite 101, Richmond, VA 23229

MB-847  
First Financial Services, Inc.  
C.E.O.- Cynthia E. Stiles, President  
17060 Booker T. Washington Highway, Moneta, VA 24121

MB-867  
First Heritage Mortgage Company  
C.E.O.- James W. McCauley, President  
2323 Riverside Drive, Suites L & O, Danville, VA 24540  
1072 Laskin Road, Suite 204-C, Virginia Beach, VA 23451

MB-936  
First International Mortgage Corporation  
C.E.O.- Naser Moinfar, President  
1600 Spring Hill Road, Suite 210, Vienna, VA 22182

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-754  
First Mid Atlantic Mortgage Corporation, Incorporated  
C.E.O.- Mark Morrison, President  
16220 S Frederick Road, Suite 408, Gaithersburg, MD 20877

MB-933  
First Midland Mortgage Company, L.L.C.  
C.E.O.- Scott Farr  
3933-D St. Charles Parkway, Waldorf, MD 20602

MB-989  
First Mortgage Group, Inc.  
C.E.O.- Donald P. Bruce, Jr., President  
10807 Fieldwood Drive, Fairfax, VA 22030

MB-1019  
First Rate Mortgage Corporation  
C.E.O.- Thomas G. Tune, President  
900 John Randolph Boulevard, South Boston, VA 24592

MB-410  
First Service Mortgage, Inc.  
C.E.O.- James C. Simpson  
3001 Hunt Road, Oakton, VA 22124

MB-181  
Firstport Mortgage Corporation  
C.E.O.- Curtis Kelley, President  
1809 Airline Boulevard, Portsmouth, VA 23707

MB-864  
Fortune Mortgage Banking Company  
C.E.O.- Joseph L. Wang, President  
416 Hungerford Drive, Suite 300, Rockville, MD 20850

MB-923  
Frank T. Yoder Mortgage, Inc.  
C.E.O.- Frank T. Yoder, President  
103 Wesley Road, Shiloh, NC 27974  
915-E West Ehringhaus Street, Elizabeth City, NC 27909  
2404 S. Croatan Highway, Nags Head, NC 27959

MB-483  
Friday Financial Advisors Group, Inc.  
C.E.O.- Robert C. Thomas, President  
211 F Street NE, Washington, DC 20002

MB-935  
GSF Mortgage Corporation  
C.E.O.- James J. Guzanick  
14502 Greenview Drive, Suite 308, Laurel, MD 20708

MB-534  
Gary T. Cochran  
Rt 1, RR 634, Hardy, VA 24101

MB-332  
Georgetown Mortgage Corporation  
C.E.O.- J. Michael Lynch, President  
7700 Leesburg Pike, Suite 115, Falls Church, VA 22043-2625

MB-701  
Gerald Randall White  
17301 Jefferson Davis Highway, Colonial Heights, VA 23834

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-672  
Global Mortgage Network Inc. t/a Metro Capital Corp.  
C.E.O.- Juvraj S. Sidhu, President  
3 Bethesda Metro Center, Suite 700, Bethesda, MD 20814

MB-749  
Granite Mortgage Corporation, Inc. t/a Granite Mortgage Corp.  
C.E.O.- Gary Freedman, President  
6225 Brandon Avenue, Suite 360, Springfield, VA 22150  
15200 Shady Grove Road, Suite 350, Rockville, MD 20852

MB-506  
Harold J. Schutt t/a Solutions For Family Finances  
12718 Directors Loop, Woodbridge, VA 22192

MB-407  
Hinton Mortgage Co.  
C.E.O.- James W. Hinton, President  
11 Stoneridge Drive, Suite 203/204, Waynesboro, VA 22980

MB-709  
Home Equity Mortgage, Incorporated  
C.E.O.- Kenneth Grubbs, President  
8545 Patterson Avenue, Suite 203, Richmond, VA 23229

MB-111  
Home Mortgage & Investment Company  
C.E.O.- Paul Martin, President  
6408-P Seven Corners Place, Falls Church, VA 22044  
4224 Cox Road, Suite 108, Glen Allen, VA 23060  
4405 Cox Road, Suite 110, Glen Allen, VA 23060

MB-367  
\*Home Mortgage Financial Services, Inc.  
C.E.O.- Samuel D. Haynie, President  
1824 Woodrail Drive, Millersville, MD 21108

MB-343  
Homebuyers Equity Corporation  
C.E.O.- David M. Hyder, President  
11900 Parklawn Drive, Suite 340, Rockville, MD 20852

MB-516  
Homefirst Mortgage Corp.  
C.E.O.- Gregory L. Kunding, President  
421 King Street, Suite 224, Alexandria, VA 22314

MB-164  
\*Homestar Mortgage Inc.  
C.E.O.- Key J. Kahng, President  
124-D East Broad Street, Falls Church, VA 22046

MB-32  
Homestead Acceptance Inc.  
C.E.O.- Richard L. Moore, President  
7636 Williamson Road N.W., Roanoke, VA 24019

MB-971  
Homestead Financial, Inc.  
C.E.O.- David J. McMurchie, President  
6564 Forsythia Street, Springfield, VA 22150

MB-996  
Hope Mortgage Company, Inc.  
C.E.O.- Sally T. Schtevie, President  
6 Argosy Circle, Gaithersburg, MD 20878

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-798

\*Independence Financial Mortgage Corporation  
C.E.O.- Cheryl L. Freeman, President  
6862 Elm Street, Suite 820, McLean, VA 22101

MB-6

Independence Mortgage Corporation  
C.E.O.- Ned G. Paulson, President  
1432 N. Great Neck Road, Suite 203, Virginia Beach, VA 23454

MB-497

Infinity Funding Group, Inc.  
C.E.O.- Louis H. Horwitz, President  
5411 Patterson Avenue, Suite 200, Richmond, VA 23226  
1605 Denham Road, Richmond, VA 23229

MB-819

Innovative Mortgage Corporation  
C.E.O.- Walter Quick  
2525 Raeford Road, Fayetteville, NC 28305  
1501 Santa Rosa Road, Suite A-10, Richmond, VA 23229  
7629 Williamson Road, Suite 6, Roanoke, VA 24019

MB-842

Integrity Mortgage and Finance, Inc.  
C.E.O.- Christian E. Erichsen, President  
7564 Standish Place, Suite 123, Rockville, MD 20855

MB-612

J A M Consultants, Inc.  
C.E.O.- Jane A. Martin, President  
108 N Harrison Street, Alexandria, IN 46001

MB-264

J. Michael Lynch  
7700 Leesburg Pike, Suite 115, Falls Church, VA 22043

MB-791

James A. Welu  
811 Thayer Avenue, Suite 1, Silver Spring, MD 20910

MB-884

James Day Thomas  
2401 Research Boulevard, Suite 210, Rockville, MD 20850

MB-879

James Kevin Burcham  
105 N. Main Street, Galax, VA 24333

MB-459

James M. Cumming, II  
606 Thimble Shoals Blvd, Suite C-2, Newport News, VA 23606

MB-945

James River Mortgage Corp.  
C.E.O.- Nancy C. Edmunds, President  
4405 Cox Road, Suite 110, Glen Allen, VA 23060  
11429 Ivy Home Place, Richmond, VA 23233

MB-739

Jane E. Brown d/b/a Optimum Financial Services  
333 Valencia Street, Suite 325, San Francisco, CA 95630  
92 East Harriett Street, Altadena, CA 91001  
221 Bittercreek Drive, Folsom, CA 94103

MB-171

Jeffrey Dale Chandler  
123 Westbrook Drive, Hampton, VA 23666



LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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11843-C Canon Blvd, Oyster Point Business Park, Newport News, VA

MB-655

Jer-Tag Enterprises, Inc. d/b/a Jer-Tag Mortgage  
C.E.O.- Jerar Nishanian, President  
1880 Howard Avenue, Suite 200, Vienna, VA 22182

MB-232

Joel Stowe d/b/a JSA Mortgage Centre  
2723 Valley Avenue, Winchester, VA 22601

MB-1021

John H. Yates  
20042 Greenbriar Circle, Bristol, VA 24202

MB-574

John J. LaMorte  
4510 Daly Drive, Suite 300, Chantilly, VA 22021

MB-997

John Jeffrey Peedin d/b/a Valley First Mortgage  
70 River Road, Littleton, NC 27850

MB-844

Johnny F. Brown t/a JF Business, Funding & Finance  
12415 Rochester Drive, Fairfax, VA 22030-6347

MB-479

Jon Julian t/a Mortgage Funding of Virginia  
696 Warrenton Road, Falmouth, VA 22406

MB-795

Joo Dong Kim d/b/a Dime Mortgage Service  
50 S Pickett Street, Suite 106, Alexandria, VA 22304

MB-831

Joseph Christopher Nassief d/b/a The Mortgage Exchange Service  
8125 Larkin Lane, Vienna, VA 22182

MB-592

K. C. Mortgage Corporation  
C.E.O.- Robert Koury, Jr., President  
3843 Plaza Drive, Fairfax, VA 22030

MB-929

\*Kevin Todd Roop  
10 North Hill Drive, Suite 1-2B, Warrenton, VA 22186

MB-814

LFS Mortgage Corporation  
C.E.O.- Michael P. Lynch, President  
4716 Pontiac Street, Suite 312, College Park, MD 20740

MB-987

Lancorp Financial Network Inc.  
C.E.O.- Keith Landis, President  
108 North 8th Street, Ocean City, MD 21842  
255 Butler Avenue, Lancaster, PA 17601

MB-947

Landmark Mortgage, Inc.  
C.E.O.- Dennis J. Weipert, President  
46859 Harry Byrd Highway, Sterling, VA 20165

MB-210

Lary D. Hogston  
1007B West Main Street, Abingdon, VA 24210

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-628  
Leland Financial Services, Inc.  
C.E.O.- L. Kent Merritt, President  
12110 Sunset Hills Road, Suite 450, Reston, VA 22090

MB-679  
Leslie James Cotsamire  
5720 Williamsburg Road, Suite 103, Roanoke, VA 24012

MB-208  
\*Leslie R. Cabrinha  
2327 County Drive, Petersburg, VA 23803

MB-711  
Liberal Mortgage Funding, L.C.  
C.E.O.- Norman Bradford, President  
7297-J Lee Highway, Falls Church, VA 22042

MB-695  
Lindley Mortgage Corporation  
C.E.O.- R. Daniel Lindley, President  
13119 Farmsted Court, Herndon, VA 22070  
11250 Waples Mill Road, Suite 310, Fairfax, VA 22030

MB-887  
Loan Mart, Inc.  
C.E.O.- Ron King, President  
6917 Arlington Road, Suite 300, Bethesda, MD 20814

MB-696  
Longshine Mortgage Corporation  
C.E.O.- Chung-Yen Chu, President  
1411 Woodhurst Boulevard, Mclean, VA 22102

MB-850  
Lyons Group, Inc., The  
C.E.O.- Jonathan B. Lyons, President  
407 Victoria Court, N.W., Vienna, VA 22180

MB-851  
Main Street Mortgage and Investment Corporation  
C.E.O.- Richard W. Mayhew, President  
9030 Three Chopt Road, Suite D, Richmond, VA 23229

MB-885  
Margaret E. Hill  
7734 Williamson Road, Roanoke, VA 24019

MB-635  
Marilyn Swerdlow d/b/a Moneyline Mortgage Company  
3030 Meeting Street, Falls Church, VA 22044

MB-839  
Mary Clare Hatley  
11130 Main Street, Suite 206, Fairfax, VA 22030

MB-681  
Mary P. Dooley t/a MPD Mortgage Company  
341 Plybon Circle, Wirtz, VA 24184

MB-521  
Maryland Financial Resources, Inc.  
C.E.O.- G. William DeSantis, III, President  
744 Dulaney Valley Road, Suite 9, Towson, MD 21204

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-560  
McLean Funding Group, Inc.  
C.E.O.- Dennis E. Barrett, President  
1700 N. Moore Street, Suite 1703, Arlington, VA 22209

MB-395  
McLean Mortgage Group, Inc.  
C.E.O.- Judith C. Ramsey, President  
1301 Vincent Place, McLean, VA 22101

MB-793  
Merendino Group, Inc., The  
C.E.O.- Jack Vernon Altizer, President  
324 Washington Avenue, S.W., Roanoke, VA 24016

MB-998  
Metfund Maryland, Inc.  
C.E.O.- Barbara Ann Kelly, President  
4510 Wetherill Road, Bethesda, MD 20816

MB-548  
Metfund Mortgage Corporation  
C.E.O.- Stephen A. Myers, President  
7799 Leesburg Pike, Suite 101 South, Tysons Corner, VA 22043

MB-622  
Metropolitan Mortgage Bankers, Inc.  
C.E.O.- John Garofalo, President  
11810 Parklawn Drive Suite 260, Rockville, MD 20892  
8027 Leesburg Pike, Suite 710, Vienna, VA 22182

MB-589  
Metropolitan Mortgage Corporation  
C.E.O.- H. Peter Jin, President  
4115 Annandale Road, Suite 202, Annandale, VA 22003

MB-1012  
Mid-Atlantic Mortgage Corporation  
C.E.O.- John A. Needham, President  
7265 Mosby Drive, Warrenton, VA 20187

MB-519  
Midstate Financial Services, Inc.  
C.E.O.- F. Reed Hoisington, IV, President  
2504 Raeford Road, Fayetteville, NC 28305

MB-856  
Millennium Mortgage Corporation  
C.E.O.- Mark G. Anderson, President  
6406 Mallory Drive, Richmond, VA 23226  
1904 Byrd Avenue, Suite 107, Richmond, VA 23230

MB-914  
\*Millie A. Martelino d/b/a Global Mortgage Resources  
Miracle Building, 7011 Calamo Street, Suite 211, Springfield, VA 22150

MB-360  
Modern Mortgage, Incorporated  
C.E.O.- Colleen Brawner, President  
2970 Chain Bridge Road, Oakton, VA 22124

MB-786  
Monarch Mortgage, Inc.  
C.E.O.- Graham K. King, President  
12724 Directors Loop, Woodbridge, VA 22192

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-975

Money Lenders, Inc.  
C.E.O.- James R. Sexton, President  
1200-B Electric Road, Salem, VA 24153

MB-708

Money Organization of Mid-Atlantic, Inc.  
C.E.O.- Jacqueline Tomlin, President  
325 Main Street, Brookneal, VA 24528

MB-31

Monroe Mortgage Company, A Virginia Corporation  
C.E.O.- Elizabeth Robinson  
20 South Cameron Street, Suite 103, Winchester, VA 22601  
64 West Water Street, Harrisonburg, VA 22801

MB-736

Monroe Mortgage Inc.  
C.E.O.- Tanya L. Monroe, President  
921 South Lynnhaven Road, Virginia Beach, VA 23452  
729 Thimble Shoals Blvd., Suite 3C, Newport News, VA 23606

MB-833

Montague Maury Atkins  
115 Route 33 East, Suite 210 West, Louisa, VA 23093

MB-577

Morgan Home Funding Corporation  
C.E.O.- Henry M. Stuart, President  
9426 Stewartown Road, Montgomery Village, MD 20886  
16 South Market Street, Frederick, MD 22601

MB-358

Morris, Boniface & Associates, Incorporated  
C.E.O.- Bruce Evan Morris, President  
301 Lafayette Boulevard, Fredericksburg, VA 22401

MB-488

\*Mortgage Acceptance Corporation  
C.E.O.- C. Mark McComas, President  
11535 Buttonwood Court, Reston, VA 22091

MB-940

Mortgage America Companies, Inc.  
C.E.O.- Raymond H. Starkes, III  
4421 Nicole Drive, Lanham, MD 20706  
3600 W. Broad Street, Suite 637, Richmond, VA 23230

MB-919

Mortgage Bankers of Virginia, Inc.  
C.E.O.- Jerold C. Schmeer, President  
9556 Woodman Road, Richmond, VA 23228

MB-918

Mortgage Center of America, Inc.  
C.E.O.- Jean Mokbel, President  
11844-L Fair Oaks Mall, Fairfax, VA 22033

MB-569

Mortgage Central, Inc.  
C.E.O.- Kevin Canavan, President  
6521 Arlington Blvd, Suite 102, Falls Church, VA 22042

MB-112

Mortgage Company Of America, Inc.  
C.E.O.- J. Morgan Anderson, President  
2253 Windsor Avenue, SW, Roanoke, VA 24015

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-634  
Mortgage Concepts, Inc.  
C.E.O.- Thomas M. Torok, President  
2908 Westcott Street, Falls Church, VA 22042  
8391 Old Court House Road, Suite 205, Vienna, VA 22182

MB-503  
Mortgage Corp. (Used in VA by: Mortgage Corporation of America, Inc.)  
C.E.O.- Gilbert L. Farrall, President  
9300 Livingston Road, Ft. Washington, MD 20744

MB-733  
Mortgage Discounters, Inc.  
C.E.O.- Seung Mo Kang, President  
8201 Greensboro Drive, Suite 716, McLean, VA 22102

MB-485  
Mortgage Express Company  
C.E.O.- Nicholas P. H. Rocks, President  
8027 Leesburg Pike, Suite 103, Vienna, VA 22182

MB-741  
Mortgage Factors, Inc.  
C.E.O.- Gerda Levi, President  
9605 Reach Road, Rockville, MD 20854

MB-734  
Mortgage Investors, Inc.  
C.E.O.- N. Lewis Overton, Jr., President  
5442 Tidewater Drive, Norfolk, VA 23509

MB-1046  
Mortgage Lending Services, Inc.  
C.E.O.- Frank E. Vanleeuwen, II, President  
1930 Isaac Newton Square, Suite 220, Reston, VA 22090

MB-964  
Mortgage Masters, Inc. t/a Money Marketing, Inc.  
C.E.O.- Richard E. Pierson, President  
8201 Corporate Drive, Suite 620, Landover, MD 20785  
10300 Rodney Court, Fairfax, VA 22032

MB-780  
Mortgage Network, Inc.  
C.E.O.- Jeanette Binstock, President  
6264 Montrose Road, Rockville, MD 20852

MB-321  
Mortgage One, Inc.  
C.E.O.- Daniel Rebibo  
8391 Old Courthouse Road, Suite 310, Vienna, VA 22182

MB-855  
Mortgage Processing, Inc. d/b/a Veterans Federal Mortgage, Inc.  
C.E.O.- Richard A. Caporali, President  
11602 Harvestdale Drive, Fredericksburg, VA 22407

MB-621  
Mortgage Resources Incorporated  
C.E.O.- Thomas G. Staples, President  
6406 Brentford Drive, Springfield, VA 22152

MB-330  
Mortgage Solutions, Inc.  
C.E.O.- Kevin Moores, President  
4300 Montgomery Avenue, Suite 305, Bethesda, MD 20814

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-331

Mortgage and Equity Funding Corporation  
C.E.O.- Ronald D. Speakman, President  
3554 Chain Bridge Road, Suite 203, Fairfax, VA 22030  
102 Main Street, Suite 22, Culpeper, VA 22701

MB-986

MortgagePrime, L.L.C.  
C.E.O.- Kanwaljit Singh, President  
1651 Old Meadow Road, Suite 405, McLean, VA 22102

MB-507

Mount Vernon Capital Corporation  
C.E.O.- Gary Feth, President  
8101 Hinson Farm Road, Suite 214, Alexandria, VA 22306  
2001 Carter Road, S.W., Roanoke, VA 24015

MB-472

N. Thomas Poff  
360 Reading Road, Christiansburg, VA 24073

MB-963

NVX, Incorporated  
C.E.O.- Xe V. Nguyen, President  
4505 Deane Court, Alexandria, VA 22312

MB-981

Nationwide Financial Corp  
C.E.O.- Mumtaz A. Bhatti, President  
9302 D Old Keene Mill Road, Burke, VA 22015

MB-600

Nationwide Mortgage Corporation  
C.E.O.- Kevin Falkner, President  
7700 Little River Trpk., Suite 301, Annandale, VA 22003

MB-862

Nationwide Mortgage Group, Inc.  
C.E.O.- John D. Eubank, President  
10301 Democracy Lane, Suite 120, Fairfax, VA 22030

MB-785

Nationwide Mortgage Services, Inc.  
C.E.O.- Rosalia M. Pratt, President  
950 Herndon Parkway, Suite 120, Herndon, VA 22070

MB-906

Neal Anthony Askew  
3831 Old Forest Road, Suite 6, Lynchburg, VA 24501

MB-615

New Century Mortgage Corporation  
C.E.O.- Karen S. Chen, President  
611 Rockville Pike, Suite 240, Rockville, MD 20852

MB-152

Norma M. Skeete  
6320 Augusta Drive, Suite 1500, Springfield, VA 22150

MB-352

Nugent Mortgage Corporation  
C.E.O.- Francisco Nugent, President  
4731 Elm Street, Suite 200, Bethesda, MD 20814

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-79  
Old Dominion Associates, Inc.  
C.E.O.- Ben M. Hester, President  
450 West Broad Street, Suite 103, Falls Church, VA 22046

MB-10  
P & A Mortgage Bankers, Inc.  
C.E.O.- Wen-Kong Hugo Fon, President  
4115 Annandale Road, Suite 300, Annandale, VA 22003  
7360-B McWhorter Place, Annandale, VA 22003

MB-364  
Pan-American Mortgage Company, Inc.  
C.E.O.- Jose I. Garcia, President  
12616 Bridoon Lane, Herndon, VA 22071

MB-575  
Paradigm Mortgage Services, Inc.  
C.E.O.- William O. Van Dyke, President  
1010 Wayne Avenue, Suite 555, Silver Spring, MD 20910

MB-742  
Paragon Mortgage & Financial Services Corp.  
C.E.O.- Bruce Desatnick, President  
6000 Executive Boulevard, Suite 203, Rockville, MD 20852

MB-944  
Paramount Mortgage Corporation  
C.E.O.- Larry E. Williams, President  
12119 Indian Creek Court, Beltsville, MD 20705  
5900 Centreville Road, Suite 302, Centreville, VA 22020

MB-878  
\*Patriot Mortgage Corporation  
C.E.O.- Michael J. Marchese, President  
5267 Greenwich Rd., Suite 201, Virginia Beach, VA 23462

MB-186  
Paul Keith McDaniel t/a Diversified Mortgage Brokers  
100 Copley Place, Lynchburg, VA 24502  
6141 Airport Road, Roanoke, VA 24019

MB-632  
Paul Silverstein Associates Co t/a Monumental Mortgage Company  
C.E.O.- Paul Silverstein, President  
5310 Markel Road, Richmond, VA 23230

MB-984  
Payne Financial Services, Ltd.  
C.E.O.- Bobby R. Payne, Jr., President  
8629 Sudley Road, Suite 202, Manassas, VA 20110

MB-47  
Pegasus Mortgage Services, Inc.  
C.E.O.- Lola S. Byers, President  
11166 Main Street, Suite 301, Fairfax, VA 22030  
5217 Kings Park Drive, Springfield, VA 22151

MB-251  
Peggy L. Navarro & Larry D. Gartin d/b/a "3001 A.D."  
4403 Hemingway Drive, Dale City, VA 22193

MB-199  
Peggy Turner  
15235 Boydton Plank Road, Dinwiddie, VA 23841

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-176  
Peninsula Credit Services, Inc.  
C.E.O.- Michael J. Bond, President  
4663 Haygood Road, Suite 213, Virginia Beach, VA 23455

MB-1010  
Pennywise Mortgage, Inc. d/b/a Nations Residential Mortgage  
C.E.O.- Robert Dworkowski, President  
10750 Baltimore Boulevard, Beltsville, MD 20705

MB-706  
Peoples Home Equity Corp  
C.E.O.- Gary Scanlon, President  
412 Darby Way, Bridgeville, PA 15017

MB-974  
Perry M. Hawkins t/a VIP Financial  
1109 Derken Court, Virginia Beach, VA 23464

MB-214  
Phil L. Hatcher  
7617 Cypress Drive, Lanexa, VA 23089

MB-238  
\*Philip Barry Hudgins  
1624 Franklin Turnpike, Suite 13, Danville, VA 24540

MB-859  
Phoenix Home Mortgage Corp.  
C.E.O.- Linda Marie Harris, President  
6010 Executive Boulevard, Suite 909, Rockville, MD 20852

MB-932  
Preferred Credit, Inc.  
C.E.O.- Paulette Klein, President  
3650 Boston Road, Suite E, Lexington, KY 40514

MB-619  
Preferred Mortgage Services, Ltd.  
C.E.O.- Kathy Bernstein, President  
10 Scotch Mist Court, Potomac, MD 20854

MB-408  
Premier Mortgage Corporation  
C.E.O.- R. A. Anderson, President  
1825 I Street, N.W., Suite 400, Washington, DC 20006

MB-712  
Prestige Financial Services Corporation  
C.E.O.- Donald S. Jones, President  
1287 E. Newport Center Drive, Suite 203, Deerfield Beach, FL 33442  
966 Hungerford Drive, Suite 11B, Rockville, MD 20850

MB-606  
Prime Mortgage Group, Inc.  
C.E.O.- Marsha A. Bradshaw, President  
202 Crestmoor Circle, Silver Spring, MD 20901

MB-809  
Priority Mortgage, Inc.  
C.E.O.- Tony L. Huff, President  
223 East Center Street, Kingsport, TN 37660

MB-869  
Pro Mortgage Corporation  
C.E.O.- Brian E. Bridgeman, President  
101 Lakeforest Boulevard, Suite 403, Gaithersburg, MD 20877



LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-874  
Providence One, Inc.  
C.E.O.- Shirley J. West, President  
317 Office Square Lane, Suite 201B, Virginia Beach, VA 23462

MB-751  
Pumphrey Financial Group, Inc. d/b/a American Mortgage Services  
C.E.O.- Troy J. Pumphrey, President  
8013 Stillbrooke Road, Manassas, VA 20112

MB-629  
R & W Southside Mortgage, Inc.  
C.E.O.- Paige S. Roach, President  
Valley Street Midway Between Byrd St. and Warren Street, Scottsville, VA 24590

MB-491  
RBO Funding, Inc.  
C.E.O.- Paul G. Bongiorno, President  
1340 Old Chain Bridge Road, Mclean, VA 22101  
601 Twin Ridge Lane, Richmond, VA 23235

MB-758  
RDM Mortgage, Inc.  
C.E.O.- Michael D. Johnston, President  
10615 Judicial Drive, Suite 603, Fairfax, VA 22030

MB-442  
Ralph J. Tremaglio, Jr. d/b/a Trem Mortgage Company  
217 South Main Street, Lexington, VA 24450

MB-773  
Ramsay Mortgage Company of North Carolina, Inc. t/a Old Town Funding Corp.  
C.E.O.- Leon M. Todd, President  
113 North Columbia Street, Chapel Hill, NC 27514  
5480 Wisconsin Avenue, Suite LL4, Chevy Chase, MD 20815  
3301 Womens Club Drive, Raleigh, NC 27612  
100 South Royal Street, Suite 5, Alexandria, VA 22314

MB-917  
Ransford K. Fumey & Abdulai Conteh t/a Landmark Financial & Accounting Associates  
4810 Beaugard Street, Suite G-9, Alexandria, VA 22312

MB-799  
Rayner Mortgage Company t/a Churchill Mortgage Company  
C.E.O.- Many D. Rayner, President  
1 Waterbury Court, Stafford, VA 22554

MB-18  
Realty Financial Services, Inc.  
C.E.O.- Dennis Futchik, President  
1430 Springhill Road, Suite 104, McLean, VA 22102-3001

MB-192  
Realty Mortgage Group, Inc.  
C.E.O.- Thomas D. White, President  
9201 Forest Hill Avenue, Suite 101, Richmond, VA 23235

MB-905  
Regency Mortgage, L.L.C.  
C.E.O.- Mary L. M. Dene, President  
195 Stonewall Heights, Abingdon, VA 24210

MB-217  
\*Res-Comm Financial Services of Virginia, Inc.  
C.E.O.- Robert M. Panek  
74 Mourning Dove Drive, Stafford, VA 22554

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-990  
Revolutionary Mortgage Company  
C.E.O.- Smith D. A. Cobb, III, President  
845 K & L Quince Orchard Blvd, Gaithersburg, MD

MB-1017  
Richard K. Halterman, II d/b/a Prime Financial Services  
45 Chetola Trail, Fort Defiance, VA 24437

MB-478  
Richard W. Miller  
3251 Old Lee Highway, Suite 107, Fairfax, VA 22030

MB-496  
Rick A. Strickler  
436 New Zealand Reach, Chesapeake, VA 23322

MB-604  
Rock Creek Mortgage Corporation  
C.E.O.- James H.T. Brady, Jr., President  
401 Nina Place, Rockville, MD 20852

MB-854  
Ronald G. Rodgers d/b/a Mortgage Service of Virginia  
740 Mt. Pleasant Road, Shawsville, VA 24162

MB-107  
Roy D. Hansen Mortgage Company, Inc.  
C.E.O.- Sandra L. Lovell, President  
119 North Henry Street, Alexandria, VA 22314

MB-220  
Roy E. Nunn  
1021 Panorama Drive, Abingdon, VA 24210  
1007-B West Main Street, Abingdon, VA 24210

MB-463  
Roy Petty Jr  
845 Roanoke Road, Daleville, VA 24083

MB-783  
Royajoon, Inc. d/b/a Royal Mortgage Company  
C.E.O.- Mohamad T. Nassirizadeh  
517 Seneca Road, Great Falls, VA 22066

MB-647  
Salem Financial LC  
C.E.O.- Buddy D. Mason, President  
110 E 1st Street, Salem, VA 24153

MB-279  
Samson Universal Mortgage Corporation t/a Sumco Mortgage Processing Center  
C.E.O.- Kevin C. Samson, President  
2944 Hunter Mill Road, Suite 201, Oakton, VA 22124

MB-609  
Schurr and Schurr Corporation t/a SAS Mortgage Corporation  
C.E.O.- Sylvia A. Schurr, President  
10230 New Hampshire Ave., Suite 204, Silver Spring, MD 20903

MB-827  
Scot D. Shumway d/b/a Provident Funding Group  
1555 Wilson Blvd., Suite 300, Arlington, VA 22209

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-760  
Security First Funding Corporation (Used in Va. by: Security First Funding)  
C.E.O.- Albert C. Rios, President  
1074 Parkview Drive, Suite 103, Covina, CA 91724  
161a John Jefferson Road, Suite 1B, Williamsburg, VA 23185

MB-846  
Security Trust Mortgage Corporation  
C.E.O.- Larry McPherson, President  
19704 Golden Valley Lane, Brookeville, MD 20833

MB-1001  
Select Mortgage Services, L.L.C.  
C.E.O.- Marvin H. Tiller  
9701 Gayton Road, Richmond, VA 23233

MB-172  
Sheldon D. Walter  
3625 Virginia Beach Blvd., Virginia Beach, VA 23452

MB-9  
Sigma Integrated Systems Inc t/a Sigma Financial Services  
C.E.O.- Alan L. Tetervin, President  
1092 Fairbank Street, Great Falls, VA 22066

MB-273  
Sims Realty & Mortgage Corp.  
C.E.O.- Peter T. Simopoulos, President  
500 Stuart Street, Lynchburg, VA 24501

MB-926  
Smith/Vames Mortgage Company, L.C.  
C.E.O.- Lawrence F. Smith  
1600 N. Coalter Street, Suite 5A, Staunton, VA 24401

MB-937  
Statewide Mortgage Corporation  
C.E.O.- Brian E. Lacey, President  
408 Oakmeads Crescent, Virginia Beach, VA 23462

MB-683  
Sunshine, Inc. t/a South West Mortgage Corp.  
C.E.O.- Margaret L. York, President  
8065 Oak Crest Lane, Fairfax Station, VA 22039  
6352 Rolling Mill Place, Suite 101, Springfield, VA 22152

MB-781  
TFC Financial Group Inc  
C.E.O.- Richard J. Blechman, President  
5000 Sunnyside Avenue, Suite 301, Beltsville, MD 20705

MB-776  
TM Mortgage Corporation  
C.E.O.- Tufail M. Mirza, President  
6605A Backlick Road, Suite 212, Springfield, VA 22150

MB-556  
Takoma Financial Services Inc.  
C.E.O.- Lois A. Onesty, Jr., President  
2503 Patricia Court, Falls Church, VA 22043

MB-977  
TelNet Financial Corporation  
C.E.O.- Jon M. Bray, President  
1700 Rockville Pike, Suite 145, Rockville, MD 20852

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-50  
Tele Mortgage, Inc.  
C.E.O.- William J. Higgins, President  
1004 Union Church Road, McLean, VA 22102

MB-896  
The Funding Group, Inc.  
C.E.O.- Denis J. Crean, President  
1 Wyoming Court, Bethesda, MD 20816

MB-908  
The Loan Company  
C.E.O.- Michael B. Roche, President  
510 Cumberland Street, Suite 315, Bristol, VA 24201

MB-500  
The Mortgage Broker, Inc.  
C.E.O.- William L. Blumling, President  
2624 Southern Blvd., Suite 101, Virginia Beach, VA 23452

MB-1026  
The Mortgage Corporation  
C.E.O.- Brett A. Peck, President  
4001 N. 9th Street, Suite 100A, Arlington, VA 22203

MB-78  
The Phoenix Financial Corporation of Virginia, Inc.  
C.E.O.- E. Dickson Watts, President  
1701 Grandin Road, Roanoke, VA 24015

MB-53  
Thomas W. Huddleston  
7712 Pinehill Drive, Richmond, VA 23228

MB-883  
\*Tidewater Mortgagee Service, Inc.  
C.E.O.- Crystal B. Pierce, President  
3630 South Plaza Trail, Suite 200, Virginia Beach, VA 23452

MB-607  
Tommy C. and Edith A. Inzaina t/a Advantage Mortgage Group NLP&A  
2320 E Oaklawn Blvd, Hopewell, VA 23860  
204 N Main Street, Suite 212, Hopewell, VA 23860

MB-938  
Townsend & Wright Mortgage Corporation  
C.E.O.- Mark A. Townsend, President  
1682 E. Gude Drive, Suite 202, Rockville, MD 20850

MB-880  
Transatlantic Mortgage Company, Ltd. d/b/a The Processing Center  
C.E.O.- Cynthia Cutler, President  
4460 Corporation Lane, Suite 190, Virginia Beach, VA 23462

MB-654  
Treasury Mortgage Group, Inc.  
C.E.O.- Terry D. Peterfeso, President  
1548-C Holland Road, Suffolk, VA 23434

MB-517  
Tri-State Mortgage, Inc.  
C.E.O.- Lorraine P. Harry, President  
19620 Charline Manor Road, Olney, MD 20832

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-934

Triangle Funding Corporation  
C.E.O.- James W. Orme, President  
1446 Kempsville Road, Suite 204, Virginia Beach, VA 23464  
8701 Georgia Avenue, Suite 500, Silver Spring, MD 20910  
1316 Vinsant Place, McLean, VA 22101

MB-901

TrustMor Mortgage Company  
C.E.O.- Eric Cantor, President  
2500 East Parham Road, Suite 8A, Richmond, VA 23228

MB-412

U. S. Mortgage Corporation  
C.E.O.- Gerald J. O'Meara, President  
910 Princess Anne Street, Suite 112, Fredericksburg, VA 22401

MB-1014

U.S.A. Financial Services, Inc.  
C.E.O.- Gi Hwa Park, President  
14100 Sullyfield Circle, Suite 200, Chantilly, VA 20151-1651

MB-419

\*Unisource Financial Corporation  
C.E.O.- Wei Tu Grandon, President  
7535 Little River Turnpike, Suite 120, Annandale, VA 22003

MB-351

United Home Mortgage Services, Inc.  
C.E.O.- Richard F. Stauss, President  
4176 S. Plaza Trail, Suite 215, Virginia Beach, VA 23452

MB-924

Universal Funding, Inc.  
C.E.O.- Beverly J. Dunston, President  
703 Thimble Shoals Blvd., Suite C-5, Newport News, VA 23606

MB-890

Universal Mortgage Corp.  
C.E.O.- Itzhak Isaacson, President  
408 Lakeside Drive, Southampton, PA 18966

MB-939

University Mortgage, Inc.  
C.E.O.- M. Scott Hess, President  
2051 Davis Ford Road, Woodbridge, VA 22192  
5480 Wisconsin Avenue, #LL-4, Chevy Chase, MD 20815  
4716 Pontiac Street, Suite 200, College Park, MD 20740

MB-907

Valley Acceptance Corporation  
C.E.O.- Kent Bartley, President  
3200 Northline Avenue, Suite 629-B, Greensboro, NC 27408

MB-636

Veatch Mortgage & Investment Corporation t/a Staley Mortgage and Investment Corporation  
C.E.O.- Charles A. Veatch, III, President  
11417 Sunset Hills Road, Suite 225, Reston, VA 22090

MB-930

Victory Mortgage Inc.  
C.E.O.- Victoria Nwaobasi, President  
5900 Princess Garden Parkway, Suite 730, Lanham, MD 20706

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-662

\*Vina Mortgage & Investment Company  
C.E.O.- Xe V. Nguyen, President  
6408-P Seven Corners Place, Falls Church, VA 22044

MB-863

Virginia Co-Operative Mortgage, Inc.  
C.E.O.- Noreen K. Slaalien, President  
113 Landmark Square, Virginia Beach, VA 23452

MB-100

Virginia Financial Consultants, Inc  
C.E.O.- G. Lewis Watson, President  
2019 Cunningham Drive, Suite 306, Hampton, VA 23666

MB-244

Virginia Mortgage Corporation  
C.E.O.- Jean B. Thatcher, President  
Haygood Executive Center, 4610 Westgrove Court, Virginia Beach, VA 23455

MB-260

\*Virginia Mortgage Funding Corporation  
C.E.O.- William Page Johnson, II, President  
4141 Orchard Drive, Fairfax, VA 22031  
11350 Random Hills Road, Suite 800, Fairfax, VA 22030

MB-625

WMS, Inc.  
C.E.O.- William M. Swisher, President  
4201 Northview Drive, Bowie, MD 20716  
4201 Northview Drive, Suite 103, Bowie, MD 20716

MB-457

Walden T. Hunter, Jr. d/b/a Hunter Mortgage and Financial Services  
3212 Cutshaw Avenue, Suite 204, Richmond, VA 23230

MB-136

Washington Mortgage Corporation  
C.E.O.- Richard Lee, President  
7006 Little River Turnpike, Suite J, Annandale, VA 22003  
532 North Washington Street, Alexandria, VA 22314

MB-727

Washington Mortgage Services, Inc.  
C.E.O.- Daniel Bronstein, President  
4920 Niagara Road, Suite 100, College Park, MD 20740  
5570 Sterrett Place, Columbia, MD 21044

MB-36

Westover Investment Corporation  
C.E.O.- George W. Hamm, Jr., President  
4905 Radford Avenue, Suite 206, Richmond, VA 23230

MB-357

Wholesale Mortgage Centers, Inc.  
C.E.O.- George Baker, President  
6701 Democracy Blvd., Suite 300, Bethesda, MD 20817

MB-469

William A. Fraser t/a Financial Solutions  
10560 Main Street, Suite Ph8, Fairfax, VA 22030

MB-501

William F. Wilkinson, III. d/b/a Wilkinson Financial Services  
4 Hitching Post Place, Rockville, MD 20852-4455

LIST OF MORTGAGE BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MB-658

\*William H. Tou t/a Calmax Mortgage Company  
8907 Liberty Lane, Potomac, MD 20854

MB-889

\*William Thomas Walsh, III  
3251 Old Lee Highway, Suite 107, Fairfax, VA 22030

MB-660

Wook Lho Yoon d/b/a Trust Mortgage Company  
5410 Kennington Place, Fairfax, VA 22032

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\* License was surrendered after December 31, 1996

LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES

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ML-242

21st Century Mortgage Corporation  
C.E.O.- Timothy Williams, President  
607 Market Street, Suite 521, Knoxville, TN 37902

ML-196

Advanta Finance Corp.  
C.E.O.- George Anderson, President  
7201 Glen Forest Drive, Suite 205, Richmond, VA 23226  
420 N. Center Drive, Suite 226, Norfolk, VA 23502  
5115 Bernard Drive, Suite 102, Roanoke, VA 24018  
8500 Leesburg Pike, Suite 206, Vienna, VA 22182

ML-229

Aegis Mortgage Corporation  
C.E.O.- D. Richard Thompson  
2500 CityWest Boulevard, Suite 1200, Houston, TX 77042  
5208 W. Reno, Suite 255, Oklahoma City, OK 73127

ML-232

Allied Federal Financial, LLC  
C.E.O.- Richard G. Reese, Jr., President  
838 Ritchie Highway, Suite 4, Severna Park, MD 21146  
836 Ritchie Highway, Suite 13, Severna Park, MD 21146  
10565 Lee Highway, Suite 300, Fairfax, VA 22030

ML-65

American General Finance, Inc.  
C.E.O.- Frederick W. Geissinger, President  
Maxway Plaza, US Bypass 460, Bedford, VA 24523  
121 Junction Drive, Ashland, VA 23005  
U.S. Highway 23 & S Route 58, Box 269, Big Stone Gap, VA 24219  
111 North Main Street, Blackstone, VA 23824  
610 North Main Street, Suites C&D, Bridgewater, VA 22812  
1138 Emmett Street, Charlottesville, VA 22903  
401 E Main Street, Charlottesville, VA 22902  
518 North Main Street, Chase City, VA 23924  
2 S Main Street, Chatham, VA 24531  
1406 Battlefield Boulevard North, Chesapeake, VA 23320  
2707 Market Street, Christiansburg, VA 24073  
415 Virginia Ave, Clarksville, VA 23927  
310 W Main Street, Covington, VA 24426  
328 West Main Street, Covington, VA 24426  
327 Southgate Center, Culpeper, VA 22701  
705 Patton Street, Danville, VA 24541  
Shen Elk Shopping Center Store L, Shenandoah Ave, Elkton, VA 22827  
550 N. Main Street, Emporia, VA 23847  
College Plaza Shopping Center, South Main St, Farmville, VA 23901  
3940 Plank Road, Suite X, Fredericksburg, VA 22407  
290 Remount Road, Front Royal, VA 22630  
530 1/2 East Stuart Drive East, Galax, VA 24333  
6549 Market Drive, Gloucester, VA 23061  
3007 W Mercury Blvd, Hampton, VA 23666  
128 W Hicks Street, Lawrenceville, VA 23868  
Cedar Center, US Route 19 East, Lebanon, VA 24266  
13 Catoctin Circle S.E., Leesburg, VA 22075  
461 East Nelson Street, Lexington, VA 24450



LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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American General Finance, Inc. (Continued)

501 East Main Street, Suite 112, Louisa, VA 23093  
2120 Wards Road, Lynchburg, VA 24502  
8803 Sudley Road, Suite 102, Manassas, VA 22110  
5 East Church Street, Martinsville, VA 24112  
7007 Mechanicsville Turnpike, Mechanicsville, VA 23111  
459 Oriana Road, Newport Crossing, Newport News, VA 23602  
#5 The Koger Center, Suite 100, Norfolk, VA 23502  
Four Corner Plaza, Onley, VA 23418  
10589 James Madison Highway, Orange, VA 22960  
2307 East Washington St, Petersburg, VA 23804  
3323-A South Crater Road, Petersburg, VA 23805  
4552 George Washington Hwy, Portsmouth, VA 23702  
116 Third Avenue, Radford, VA 24141  
3101-3103 Mechanicsville Turnpike, Richmond, VA 23223  
5245 South Laburnum Avenue, Richmond, VA 23231  
5312 Chamberlayne Road, Richmond, VA 23227  
7102 Hull Street Road, Suite D, Richmond, VA 23235  
8519 Midlothian Turnpike, Richmond, VA 23235  
9022 W Broad Street, Richmond, VA 23235  
1369 Towne Square Boulevard, Roanoke, VA 24012  
418 First Street S.W., Roanoke, VA 24011  
Pell Ave Rocky Mount Plaza, Rocky Mount, VA 24151  
Ridgewood Farms Village, 1923 A-2 Electric Road, Salem, VA  
1915 South Church Street, Smithfield, VA 23430  
524 North Main Street, South Boston, VA 24592  
1167 East Atlantic Street, South Hill, VA 23970  
6715 Backlick Road, Suite E, Springfield, VA 22150  
44 Mine Road, Stafford, VA 22554  
1238 Holland Road, Suite 104, Suffolk, VA 23434  
Rappahannock Shopping Center, Rte 17, Tappahannock, VA 22560  
1023-25 Kempsville Road, Virginia Beach, VA 23464  
1083 Independence Blvd, Virginia Beach, VA 23455  
829 Lynnhaven Parkway, Suite 120, Virginia Beach, VA 23452  
350 Waterloo Street, Warrenton, VA 22186  
195 Main Street, Warsaw, VA 22572  
901 West Broad Street, Suite S, Waynesboro, VA 22980  
Holston Shopping Center, Weber City, VA 24290  
701 Merrimac Trail, Suite K, Williamsburg, VA 23185  
2810 Valley Avenue, Winchester, VA 22601  
157 Plaza Road SW, Wise, VA 24293  
1952 Daniel Stuart Square, Woodbridge, VA 22194  
Featherstone Shopping Center, 14541 Jefferson Davis Hwy, Woodbridge, VA 22194  
480 N Main Street, Woodstock, VA 22664  
325 E. Main Street, Wytheville, VA 24382

ML-256

American Mortgage & Financial Services, Inc. d/b/a American Liberty Mortgage  
C.E.O.- Thomas Seely, President  
6100 Lake Forrest Drive, Suite 580, Atlanta, GA 30328

ML-243

Apollo Mortgage and Financial Services, Inc.  
C.E.O.- Joseph Telese, President  
10812 Gandy Boulevard, St. Petersburg, FL 33702  
532 Baltimore Boulevard, Suite 407, Westminster, MD 21157

ML-241

Arlington Capital Mortgage Corporation  
C.E.O.- Philip L. Russo, President  
4 Greenwood Square, Suite 105, Bensalem, PA 19020

ML-174

Associates Financial Services Company of Delaware, Inc.  
C.E.O.- Thomas R. Sloane, President  
250 E. Carpenter Freeway, Irving, TX 75062

LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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ML-22

Associates Financial Services of America, Inc.

C.E.O.- Thomas R. Sloane, President

10374 Portsmouth Road, Manassas, VA 22110-8007  
101 N. Welch Street, Denton, TX 76201  
300 Decker Drive, Irving, TX 75062  
13810 Braddock Road Suite C, Centreville, VA 22020  
Rio Hill S.C., 1900 Rio Hill Road Highway 29, Charlottesville, VA 22906  
801 Volvo Parkway, Suite 116, Chesapeake, VA 23320-2811  
170 Southpark Boulevard, Colonial Heights, VA 23834  
749 Piney Forest Rd, Danville, VA 24540  
11139 Lee Highway, Fairfax, VA 22030  
4300 Plank Rd, Suite 210, Fredericksburg, VA 24401  
477 South Street, Suite F, Front Royal, VA 22630  
Coliseum Square Shopping Center, 2040 Coliseum Drive, Suite 21, Hampton, VA 23666  
243 Neff Avenue, Harrisonburg, VA 22801  
209 Elder Street Suite 101, Herndon, VA 22070  
707 East Market Street, Suite F, Leesburg, VA 22075  
2 East Luray Shopping Center, Luray, VA 23835  
3700 Candler's Mountain Rd, Lynchburg, VA 24502  
318 Oyster Point Road, Suite 7, Newport News, VA 23602  
11419 Midlothian Turnpike, Suite H, Richmond, VA 23235  
2710 Enterprise Pkwy, Richmond, VA 23229  
8002 Discovery Drive, Suite 420, Richmond, VA 23230  
622 Townside Drive, Roanoke, VA 24014  
6330 Springfield Plaza, Springfield, VA 22150  
850 Statler Boulevard, Suite 113, Statler Plaza, Staunton, VA 24401  
316 Constitution Drive, Virginia Beach, VA 23462  
780 Lynnhaven Parkway, Suite 190, Virginia Beach, VA 23452  
81 West Lee Highway, Oaks Springs Plaza, Warrenton, VA 22186  
2124 Pleasant Valley Rd, Winchester, VA 22601  
14457 Potomac Mills Road, Woodbridge, VA 22192

ML-66

Associates National Mortgage Corporation

C.E.O.- Donald R. Watson, President

250 Carpenter Freeway, Irving, TX 75062

ML-225

Atlas Capital Funding, Inc.

C.E.O.- Brian D. Glou, President

11785 Beltsville Drive, Suite 250, Beltsville, MD 20705  
7799 Leesburg Pike, Suites 923-925, Falls Church, VA 22043

ML-7

AVCO Mortgage and Acceptance, Inc.

C.E.O.- Mark A. Schimbor, President

Rt 29 North James River Shopping Center, Madison Heights, VA 24572  
2114 Angus Road, Suite 102, Charlottesville, VA 22901  
1562 North Franklin Street, Christiansburg, VA 24073  
11021 Hull Street Road, Richmond, VA 23113  
257 Wadsworth Drive, Richmond, VA 23236  
8191 Brook Road Suite A, Richmond, VA 23227  
5207 Bernard Drive S.W., Roanoke, VA 24018  
6431 Williamson Road N.W., Roanoke, VA 24019  
4000 Virginia Beach Blvd., Suite 132, Virginia Beach, VA 23452

ML-234

BNC Mortgage, Inc.

C.E.O.- Evan R. Buckley, President

1740 East Garry Avenue, Suite 109, Santa Ana, CA 92705

ML-18

Beneficial Discount Co. of Virginia

C.E.O.- Daniel E. Rosequist, President

1315 Euclid Avenue, Bristol, VA 24901

LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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5908 N. Kings Highway, Huntington Station, Alexandria, VA 22303  
722 Rio Road West, Suite 4, Charlottesville, VA 22901  
Stonebridge Plaza, Unit A-7, 3916 Portsmouth Boulevard, Chesapeake, VA 23321  
Woodford Square Shopping Center, 701 North Battlefield Blvd, Ste R, Chesapeake, VA 23320  
1580 North Franklin Street, Foothills Plaza, Christiansburg, VA 24073  
Riverside Shopping Center, 3310 Riverside Drive, Danville, VA 24541  
The Gateway Plaza, Suite 170, 10201 Lee Highway, Fairfax, VA 22030  
303 Chatham Square Shopping Center, Fredericksburg, VA 22405  
Front Royal Business Park, 470-C, S. Commerce Avenue, Front Royal, VA 22630  
Coliseum Square Shopping Center, 2040 Coliseum Drive, Hampton, VA 23666  
Spotswood Valley Square SC, Store 18, 1790 East Market Street, Harrisonburg, VA 22801  
5262 Oaklawn Boulevard, Hopewell, VA 23860  
9607 Timberlake Road, Suite D, Waterlick Plaza, Lynchburg, VA 24502  
Festival at Manassas, 10376 Festival Lane, Manassas, VA 22110  
1 Leatherwood Crossing Shopping Ctr., Hwy 58 & St. Rd. 57, Suite 5, Martinsville, VA 24112  
Rockwood Square Shopping Center, 10175 Hull Street, Store 7, Midlothian, VA 23113  
14501 Warwick Boulevard, Suite I, Newport News, VA 23602  
244 Janaf Shopping Center, 5900 Virginia Beach Boulevard, Norfolk, VA 23502  
3330 South Crater Road, Petersburg, VA 23803  
4842 South Laburnum Avenue, Richmond, VA 23231  
9045 West Broad Street Rd, Suite 5, Richmond, VA 23294  
7222 Williamson Road, Roanoke, VA 24019  
Dominion Point II, 21525 Ridgetop Circle, Suite 140, Sterling, VA 20166  
Executive Center, 424 Market Street, Suffolk, VA 23434  
544 Newtown Road, Suite 134, Virginia Beach, VA 23462  
College Park Square Phase II, 6531-33 Auburn Dr, Suites 16&17, Virginia Beach, VA 23464  
Hilltop E Shopping Center, Suite 102, 1554 Laskin Rd, Virginia Beach, VA 23451  
Holland Plaza Shopping Center, 4328 Holland Road, Unit 7, Virginia Beach, VA 23452  
250 North Poplar Avenue, Suite F, Waynesboro, VA 22980  
Olde Towne Marketplace, 5242 Olde Towne Road, Suite 8, Williamsburg, VA 23188  
South Park Shopping Center, 2588 Valley Avenue, Winchester, VA 22601  
14404 Jefferson Davis Highway, Woodbridge, VA 22191

ML-135

Benefit Funding Corporation  
C.E.O.- Robert G. Pettit, President  
10724 Baltimore Avenue, Beltsville, MD 20705

ML-6

Blazer Mortgage Services, Inc.  
C.E.O.- L. Vane Carroll, Jr., President  
601 Meadowbrook Shopping Center, Culpeper, VA 22701  
2815 Virginia Avenue, Collinsville, VA 24078  
798 South Park Boulevard, Colonial Heights, VA 23834  
110 Exchange Street, Suite A, Danville, VA 24541  
661 Piney Forest Road, Danville, VA 24540  
7115 Leesburg Pike, Falls Church, VA 22043  
1506 South Main St, Unit 1 Box 7, Farmville, VA 23901  
2600 Memorial Avenue, Lynchburg, VA 24501  
113 East Main Street, Martinsville, VA 24112  
6139 Jefferson Avenue, Suite 1, Newport News, VA 23605  
5906 West Broad Street, Richmond, VA 23230  
6949 Hull Street Road, Richmond, VA 23224  
6701 Peters Creek Road, N. E., Suite 106, Roanoke, VA 24019  
4019 Halifax Road, South Boston, VA 24592  
3809 Princess Anne Road, Suite 120, Virginia Beach, VA 23456  
549 Newtown Road, Suite 107, Virginia Beach, VA 23462  
2210 Wilson Boulevard, Winchester, VA 22601  
800 E Main Street, Suite 330, Wytheville, VA 24382

ML-209

Block Mortgage Company, L.L.C.  
C.E.O.- Frank L. Salizanni, President  
4435 Main Street, Suite 500, Kansas City, MO 64111  
Ashland-Hanover Shopping Center, 201 North Washington Highway, Ashland, VA 23005  
Albermarle Square, 1715-A Seminole Trail, Charlottesville, VA 22901  
Woodford Square, 701-O N. Battlefield Boulevard, Chesapeake, VA 23320

LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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12609 Jefferson Davis Highway, Chester, VA 23831  
Brookville Plaza, 1803-D Timberlake Road, Lynchburg, VA 24502  
11710-H Jefferson Avenue, Newport News, VA 23602  
113 Wadsworth Drive, Richmond, VA 23236  
5001 W. Broad Street, Richmond, VA 23230  
3568 Electric Road, Roanoke, VA 24018  
1641 Hilltop West Shopping Center, Virginia Beach, VA 23451

ML-132  
CMS Mortgage, Inc. (Used in Va. by Cooperative Mortgage Services, Inc.)  
C.E.O.- Edward J. Davidson  
5875 Landerbrook Drive, Mayfield Heights, OH 44124

ML-249  
Capstead, Inc.  
C.E.O.- Ronn Keith Lytle  
2711 North Haskell Ave., Suite 1000, Dallas, TX 75204

ML-106  
Charles F. Curry Company  
C.E.O.- Douglas G. Curry, President  
720 Main St, Kansas City, MO 64105

ML-162  
Cityscape Corp.  
C.E.O.- Robert Grosser, President  
565 Taxter Road, Elmsford, NY 10523  
12030 Sunrise Valley Dr., Suite 240, Reston, VA 22091

ML-198  
Coastal Federal Mortgage Company  
C.E.O.- Stephen R. Cohen, President  
300 Craig Road, Manalapan, NJ 07726

ML-67  
Commercial Credit Corporation  
C.E.O.- J.B. Duvall, III, President  
5480 Virginia Beach Blvd, Suite 103, Virginia Beach, VA 23464  
7260 Montgomery Road, Elkridge, MD 21227  
8794-R Sacramento Drive, Alexandria, VA 22309  
5738 Pickwick Road, Centreville, VA 22020  
1760 Rio Hill Center, Charlottesville, VA 22901  
1200 N Battlefield Boulevard, Suite 122, Chesapeake, VA 23320  
3325 Taylor Road, Suite 114, Chesapeake, VA 23321  
12639 Jefferson Davis Highway, Chester, VA 23831  
415 Roanoke Street, Christiansburg, VA 24073  
3303 North Main St, Suite J, Danville, VA 24540  
3040 Williams Drive, Suite 101, Fairfax, VA 22031  
4107 Plank Road, Fredericksburg, VA 22401  
969 East Stuart Drive, Galax, VA 24333  
2316-C West Mercury Blvd, Hampton, VA 23666  
531-C East Market Street, Leesburg, VA 22075  
6015 Fort Avenue, Suite 21A, Lynchburg, VA 24502  
8370 Sudley Road, Manassas, VA 22110  
Route 2, Holiday Shopping Center, Suite D-2, Martinsville, VA 24112  
7130 Mechanicsville Turnpike, Suite N, Mechanicsville, VA 23111  
12917 Jefferson Ave., Suite E, Newport News, VA 23602  
7525 Tidewater Drive, Suite 30, Norfolk, VA 23505  
1060 Memorial Drive, Memorial Square Shopping Center, Pulaski, VA 24301  
10800 Midlothian Tnpk, Suite 151, Richmond, VA 23235  
530 East Main Street, Suite 703, Richmond, VA 23219  
8030 West Broad Street, Richmond, VA 23294  
8245 Hull Street Road, Richmond, VA 23235  
2014 Electric Road, S.W., Suite 60, Roanoke, VA 24018  
6701 Peters Creek Road, Suite 107, Roanoke, VA 24019  
6800 Backlick Road, Suite 100, Springfield, VA 22150  
3809 Princess Anne Road, Suite 107, Virginia Beach, VA 23456

LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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5251-30 John Tyler Highway, Williamsburg, VA 23185  
1869 Pleasant Valley Rd. Winchester, VA 22601  
1455 Old Bridge Road, #101, Woodbridge, VA 22192  
1819 Jefferson Street, Bluefield, WV 24701

ML-111

Commercial Credit Plan Incorporated  
C.E.O.- J. B. Duvall , III, President  
1145 Volunteer Parkway, Bristol, TN 37620  
421 West Stone Drive, Plaza 1 West, Kingsport, TN 37660

ML-58

ContiMortgage Corporation  
C.E.O.- Robert A. Major, President  
500 Enterprise Road, Horsham, PA 19044  
1040 Crown Pointe Parkway, Suite 120, Atlanta, GA 30338  
201 Gibraltar Road, Suite 210, Horsham, PA 19044

ML-33

Countrywide Home Loans, Inc. d/b/a America's Wholesale Lender  
C.E.O.- Stanford L. Kurland, President  
155 North Lake Avenue, Pasadena, CA 91101  
1548 Benning Road, N.E., Washington, DC 20002  
11520-E Rockville Pike, Rockville, MD 20852  
8521 Six Forks Road, Suite 410, Raleigh, NC 27615  
681 Anderson Drive, Building 6, 2nd Floor, Pittsburgh, PA 15220  
1210 Northbrook Drive, Suite 470, Trevoise, PA 19053  
750 Old Hickory Boulevard, Suite 200, Brentwood, TN 37027  
1707 Parkview Drive, Chesapeake, VA 23320  
7501 Leesburg Pike, Falls Church, VA 22043  
7918 Jones Branch Drive, Mclean, VA 22102  
11710-I Jefferson Avenue, Newport News, VA 23606  
3524 Academy Avenue, Suite 25, Portsmouth, VA 23703  
1601 Willow Lawn Drive, Suite 314, Richmond, VA 23230  
9722 Midlothian Turnpike, Suite G-9, Richmond, VA 23235  
7295 Commerce Street, Springfield, VA 22150  
3778 Virginia Beach Boulevard, Suite A-4, Virginia Beach, VA 23452

ML-245

DecisionOne Mortgage Company, LLC  
C.E.O.- J. C. Faulkner, President  
6109 Brace Road, Charlotte, NC 28211

ML-127

Delta Funding Corporation  
C.E.O.- Hugh Miller, President  
1000 Woodbury Rd, Woodbury, NY 11797  
1206 Laskin Road, Suite 201, Virginia Beach, VA 23451

ML-224

Dovenmuehle Funding, Inc.  
C.E.O.- William A. Mynatt, Jr.  
1501 Woodfield Road, Suite 400 East, Schaumburg, IL 60173

ML-252

Dynex Financial, Inc.  
C.E.O.- William Robertson, President  
4880 Cox Road, Glen Allen, VA 23060  
4421 Stuart Andrew Boulevard, Suite 604, Charlotte, NC 28217

ML-226

Emergent Mortgage Corp.  
C.E.O.- Keith Giddens  
50 Datastream Plaza, Greenville, SC 29609  
8555 River Road, Suite 250, Indianapolis, IN 46240  
121 Grace Drive, Easley, SC 29640  
208 Garvin Street, Pickens, SC 29671

LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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ML-248

Equi-Financial, L.P.

C.E.O.- Kenneth J. Ryan, President  
1275 Wampanoag Trail, East Providence, RI 02915

ML-254

EquiFirst Corporation

C.E.O.- Charles W. Bradley, President  
7422 Carmel Executive Park, Suite. 300, Charlotte, NC 28226

ML-206

Executive Mortgage Bankers Ltd.

C.E.O.- Alan Simmonds  
555 Broadhollow Road, Melville, NY 11747  
1421 Dolly Madison Boulevard, McLean, VA 22101

ML-142

\*Express Funding, Inc.

C.E.O.- Scott J. Reading, President  
16802 Aston Street, Suite 200, Irvine, CA 92714  
8500 Leesburg Pike, Suite 202, Vienna, VA 22182  
4176 South Plaza Trail, Suite 128, Virginia Beach, VA 23452

ML-237

FHB Funding Corp.

C.E.O.- Michael J. Bode, President  
9881 Broken Land Parkway, Suite 402, Columbia, MD 21046

ML-197

Fidelity Mortgage Decisions Corporation

C.E.O.- Robert K. Meriweather, President  
4940 Campbell Boulevard, Suite 160, Baltimore, MD 21236

ML-194

Finance America Corporation of Maryland (Used in VA by: Finance America Corporation)

C.E.O.- Michael Rappaport, President  
9658 Baltimore Avenue, Suite 400, College Park, MD 20740

ML-218

First Colonial Mortgage of NJ, Inc.

C.E.O.- Edward Brehm  
812 North Wood Avenue, Linden, NJ 07036

ML-240

First Security Financial Services, Inc.

C.E.O.- Joseph V. Fierro, President  
164 Madison Avenue, New York, NY 10016  
10433 Sunrise Lakes Boulevard, Sunrise, FL 33322  
500 Valley Road, Wayne, NJ 07470

ML-201

Firstplus Financial, Inc.

C.E.O.- Daniel Phillips  
1250 Mockingbird Lane, Dallas, TX 75247  
3101 Bee Caves Road, Austin, TX 78746

ML-115

Greater Potomac Mortgage Company

C.E.O.- Cheryl Maynor, President  
746 Walker Road, Suite 14, Great Falls, VA 22006  
Reflections III, Suite 475, Virginia Beach, VA 23452

ML-205

Green Tree Financial Servicing Corporation

C.E.O.- Robert D. Potts, President  
2300 Fall Hill Avenue, Suite 210, Fredericksburg, VA 22401

LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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332 Minnesota Street, Suite 500-600, Saint Paul, MN 55101  
1306-A Patton, Asheville, NC 28806  
2200 S. Charles Street, Suite 210, Greenville, NC 27858  
3101 Poplarwood Court, Suite 127, Raleigh, NC 27629  
1400 Westgate Center Drive, Suite 101, Winston-Salem, NC 27103  
181 East Main Street, Suite 5, Hendersonville, TN 37075  
10319 Technology Drive, Suite 4, Knoxville, TN 37932  
Reflections III, Suite 250, 208 Golden Oak Court, Virginia Beach, VA 23452  
418 Goff Mountain Road, Suite 201, Cross Lanes, WV 25313

ML-179

Greentree Mortgage Company, L.P.  
C.E.O.- D. Bruce McMahan, President  
10005 Atriums At Greentree, Marlton, NJ 08053

ML-238

Harborside Financial Network, Inc.  
C.E.O.- Fran Anderson, President  
334 Via Vera Cruz, Suite 254, San Marcos, CA 92069

ML-192

Harbourton Mortgage Co., L.P.  
C.E.O.- Jack Schakett  
601Fifth Avenue, Scottsbluff, NE 69361  
2530 South Parker Road, Suite 500, Aurora, CO 80014  
1003 K Street, NW, Suite 650, Washington, DC 20001  
1901 Research Boulevard, Suite 430, Rockville, MD 28050  
10230 New Hampshire Ave, Suite 350, Silver Spring, MD 20903  
8903 Presidential Parkway, Suite 200, Upper Marlboro, MD 20772  
11705 Berry Road, Unit 102, Waldorf, MD 20603  
3545 Chain Bridge Road, Suite 205, Fairfax, VA 22030  
1420 Springhill Drive, Suite 130, McLean, VA 22102  
7926 Jones Branch Drive, Suite 700, McLean, VA 22102

ML-167

Home Mortgage Corporation  
C.E.O.- Norman M. Carniol, President  
3000 Hempstead Turnpike, Suite 200, Levittown, NY 11756

ML-228

HomeAmerican Credit, Inc. d/b/a Upland Mortgage  
C.E.O.- Anthony J. Santilli, Jr., Chairman Of The Board  
111 Presidential Blvd., Suite 215, Bala Cynwyd, PA 19004  
Cinnaminson Mall, Cinnaminson Ave. & Route 130, Cinnaminson, NJ 08077

ML-146

\*Imperial Credit Industries, Inc.  
C.E.O.- Richard J. Johnson, Senior Vice President  
900 Lanidex Plaza, Parsippany, NJ 07054  
20371 Irvine Avenue, Santa Ana Heights, CA 92707

ML-210

Independent National Mortgage Corporation  
C.E.O.- Michael Perry, President  
35 North Lake Avenue, Pasadena, CA 91101

ML-144

Industry Mortgage Company, L. P.  
C.E.O.- George Nicholas  
3450 Buschwood Park Drive, Suite 250, Tampa, FL 33618  
501 Office Center Drive, Suite 450, Fort Washington, PA 19034

ML-185

\*J. I. Kislak Mortgage Corporation  
C.E.O.- Howard J. Brafman, Senior Vice President  
7900 Miami Lakes Drive West, Miami Lakes, FL 33016  
12150 East Monument Drive, Suite 101, Fairfax, VA 22033

LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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ML-74

James B. Nutter & Company  
C.E.O.- James B. Nutter, President  
4153 Broadway, Kansas City, MO 64111

ML-16

\*KFC Mortgage Loans, Inc.  
C.E.O.- John E. Godfrey, President  
U.S. Highway 52 and Airport, Highway 123, Bluefield, WV 24701  
1332 Volunteer Parkway, Bristol, TN 37260

ML-202

Knutson Mortgage Corporation  
C.E.O.- Glenn R. Wilson, Jr., Chairman Of The Board  
3001 Metro Drive, Bloomington, MN 55425

ML-183

Mego Mortgage Corporation  
C.E.O.- Jerome J. Cohen  
1000 Parkwood Circle, 5th Floor, Atlanta, GA 30339

ML-255

Mical Mortgage, Inc.  
C.E.O.- John E. Railey, President  
5151 Murphy Canyon Road, Ste. 220, San Diego, CA 92123  
3923 South McClintock Dr., Ste. 414, Tempe, AZ 85282  
5558 California Avenue, Suite 250, Bakersfield, CA 93309  
11070 White Rock Road, Suite 190, Rancho Cordova, CA 95670  
4995 Murphy Canyon Road, Suite 307, San Diego, CA 92123  
5151 Murphy Canyon Road, Suite 110, San Diego, CA 92123  
1851 East First Street, Suite 810, Santa Ana, CA 92705  
1640 Powers Ferry Road, Building 6, Suite 350, Marietta, GA 30067  
2820 West Charleston, Suite B-11, Las Vegas, NV 89102

ML-95

Monogram Home Equity Corporation  
C.E.O.- Peter K. Ringger, President  
2180 South 1300 East, Salt Lake City, UT 84106  
285 Davidson Avenue, Somerset, NJ 08775

ML-231

MorEquity of Nevada, Inc. (Used in VA by MorEquity, Inc.)  
C.E.O.- Frederick Geissinger, President  
222 Main Street, Evansville, IN 47708

ML-105

Mortgage Access Corp.  
C.E.O.- Timothy J. Good, President  
1625 Route 10 East, Morris Plains, NJ 17950  
169 Johnson Road, Parsippany, NJ 07054  
1612 Belleview Boulevard, Alexandria, VA 22307  
1700 Diagonal Road, Alexandria, VA 22314  
8301 Richmond Highway, Alexandria, VA 22309  
6715 Little River Tnpk, Suite 200, Annandale, VA 22003  
1121 North Glebe Road, Arlington, VA 22201  
9299 Old Keene Mill Road, Burke, VA 22015  
5955 Centreville Crest Lane, Centreville, VA 22020  
4000 Legato Road, Suite 280, Fairfax, VA 22033  
4025 Fair Ridge Drive, Fairfax, VA 22033  
824 John Marshall Highway, Front Royal, VA 22630  
731 A Walker Road, Great Falls, VA 22066  
13079 Worldgate Drive, Herndon, VA 22070  
2 Cardinal Park Drive, Suite 101C, Leesburg, VA 22075  
7900 Sudley Road, Manassas, VA 22110  
1355 Beverly Road, McLean, VA 22101  
2960 Chain Bridge Road, Oakton, VA 22124



LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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1760 Reston Parkway, Suite 111, Reston, VA 22090  
2 Pidgeon Hill Drive, Suite 100, Sterling, VA 20165  
313 Maple Avenue, West, Vienna, VA 22180  
8401 Old Courthouse Road, Vienna, VA 22182  
67 West Lee Highway, Warrenton, VA 22186  
1834 Old Bridge Road, Woodbridge, VA 22192

ML-199

Mortgage Lenders Association, Inc.  
C.E.O.- Linda J. Johnson, President  
1401 Greenbrier Parkway, Suite 150-A, Chesapeake, VA 23320

ML-184

New America Financial Incorporated  
C.E.O.- Bud L. Terrell, President  
10300 Eaton Place, Fairfax, VA 22030

ML-239

New Jersey Mortgage and Investment Corp.  
C.E.O.- Stan L. Furst, President  
5 Becker Farm Road, Roseland, NJ 07068  
University Office Plaza, Bellevue Building, Suite 104, Newark, DE 19702  
30 Columbia Corporate Center, 10440 Little Patuxent Parkway, Columbia, MD 21044

ML-108

North American Mortgage Company  
C.E.O.- John F. Farrell  
3883 Airway Drive, Santa Rosa, CA 95403  
2170 Northpoint Parkway, Santa Rosa, CA 95407  
7833 Walker Drive, Suite 580, Greenbelt, MD 20770  
11200 Rockville Pike Suite 410, Rockville, MD 20852  
1057 Saint Ignatius Drive Suite 115, Waldorf, MD 20602  
7535 Little River Turnpike, Ste. 230, Annandale, VA 22003  
4343 Plank Road, Fredericksburg, VA 22401  
7501 Boulders View Drive, Richmond, VA 23225  
1945 Old Gallows Road, Suite 500, Vienna, VA 22182  
2809 South Lynnhaven Road, Suite 320, Virginia Beach, VA 23452

ML-207

Nova Credit Corporation d/b/a Nova Mortgage Credit Corporation  
C.E.O.- Richard Smith, President  
5101 DTC Parkway, Suite 310, Englewood, CO 80111  
720 Moorefield Park Drive, Suite 204, Richmond, VA 23236

ML-158

Olympia Mortgage Corp.  
C.E.O.- A. M. Donner, President  
1413 Avenue J, Brooklyn, NY 11230  
3400 Acorn Street, Williamsburg, VA 23188

ML-233

One Stop Mortgage, Inc.  
C.E.O.- Neil B. Kornswiet, President  
200 Baker Street, Costa Mesa, CA 92626

ML-36

Pacific Finance Loans, Inc. d/b/a Transamerica Credit Corporation  
C.E.O.- Stephen H. Foltz, Chief Financial Officer  
1650 Tysons Blvd, Room 470, Mclean, VA 22102  
1425 Seminole Trail, Charlottesville, VA 22901  
4016 Raintree Road, Chesapeake, VA 23321  
100 Riverside Parkway, Fredericksburg, VA 22406  
4600 Cox Road, Glen Allen, VA 23060  
12350 Jefferson Ave, Newport News, VA 23602  
7204 Glen Forest Drive, Suite 301, Richmond, VA 23226  
2965 Colonnade Drive, Suite 320, Roanoke, VA 24018

LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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2809 South Lynnhaven, Reflections I, Suite 330, Virginia Beach, VA 23452  
1308 Devils Reach Road, Woodbridge, VA 22192

ML-52

Plymouth Capital Company, Inc.

C.E.O.- Paul E. Neal, President

99 Realty Drive, Cheshire, CT 06410

ML-17

Public Loan Corporation d/b/a Public Mortgage Company

C.E.O.- L. Vane Carroll, Jr., President

259 Zan Rd, Central Professional Bldg, Charlottesville, VA 22901

115 Mall Drive, Mt Cross Shoppers World, Danville, VA 24540

1100-142 Armory Drive, Franklin, VA 23851

2600 Memorial Avenue, Suite 108, Lynchburg, VA 24501

LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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Public Loan Corporation d/b/a Public Mortgage Company (Continued)

450 Warwick Village S.C., Newport News, VA 23601  
6223 Portsmouth Boulevard, Portsmouth, VA 23701  
218 First Street, Radford, VA 24141  
3129 Mechanicsville Pike, Oak Hill Plaza, Richmond, VA 23223  
1301 Towne Square Boulevard, Roanoke, VA 24012  
Westwood Village S.C., 2620 West Main Street, Waynesboro, VA 22980

ML-211

Regional Investment Co. d/b/a RIC Mortgage Co.

C.E.O.- Brad Ives, President  
9221 Ward Parkway, Suite 300, Kansas City, MO 64114  
121 Broad Street, Dublin, VA 24301

ML-88

Relocation Financial Services, Inc.

C.E.O.- Joseph V. Benevides, Jr., President  
120 Longwater Drive, Norwell, MA 02061

ML-215

Residential Mortgage Corp.

C.E.O.- Marilyn L. Danis, President  
2577 Ravenhill Road, Fayetteville, NC 28303

ML-193

Reverse Mortgage of Virginia, L.C.

C.E.O.- Richard M. Bruni, President  
1910 Byrd Avenue, Suite 134, Richmond, VA 23230

ML-147

Saxon Mortgage, Inc.

C.E.O.- Charles E. Coudriet, President  
4880 Cox Road, Glen Allen, VA 23060

ML-227

Security Funding Corp.

C.E.O.- Michael Lacey, President  
501 Great Road, Unit 105, North Smithfield, RI 02896

ML-195

Southern Atlantic Financial Services, Inc.

C.E.O.- Robert E. Johnson, President  
2100 Parklake Drive, N.E., Suite B, Atlanta, GA 30345

ML-125

The Mortgage Authority, Inc.

C.E.O.- William C. Manasco, President  
27555 Farmington Road, Farmington Hills, MI 48334

ML-15

Transouth Mortgage Corporation

C.E.O.- D. Ken Stephenson, President  
4361 Indian River Road, Indian River Shopping Center, Chesapeake, VA 23235  
300 Decker Drive, Irving, TX 75062  
1200 North Battlefield Boulevard, Suite 116, Chesapeake, VA 23620  
2025 Plank Road, Fredericksburg, VA 22401  
1305 East Pembroke Avenue, Hampton, VA 23669

LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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Transouth Mortgage Corporation (Continued)

1000 Memorial Drive, Martinsville, VA 24112  
7088 Mechanicsville Turnpike, Mechanicsville, VA 23111  
6212 Jefferson Avenue, Newport News, VA 23605  
700 Newtown Road, Suite 2, Norfolk, VA 23502  
3287 South Crater Road, Petersburg, VA 23805  
3408 Bart Street, Portsmouth, VA 23707  
1324 Front Street, Richlands, VA 24641  
142 Kents Ridge Road, Richlands, VA 24641  
10422 Midlothian Turnpike, Richmond, VA 23235  
4218 Brambleton Avenue, S.W., Roanoke, VA 24018  
196 West Constance Road, Suffolk, VA 23434  
3615 Virginia Beach Boulevard, Virginia Beach, VA 23452  
816 Merrimac Trail, Williamsburg, VA 23185

ML-163

Treasure Coast Mortgage Corporation

C.E.O.- Richard J. Oldfield, President  
1839 S.E. Port St. Lucie Boulevard, Port St. Lucie, FL 34952

ML-181

Unicor Mortgage, Inc.

C.E.O.- Jim B. Buchanan, Jr., President  
4041 Essen Lane, Baton Rouge, LA 70809

ML-96

United Companies Lending Corporation t/a UC Lending

C.E.O.- J. Terrell Brown, Chairman Of The Board  
4041 Essen Lane, Baton Rouge, LA 70804  
2044 India Road, Suite 201, Charlottesville, VA 22901  
720 Moorefield Park Drive, Suite 100, Richmond, VA 23236  
8229 Boone Boulevard, Suite 885, Vienna, VA 22182  
5700 Cleveland Street, Suite 228, Virginia Beach, VA 23462

ML-213

United Financial Mortgage Corp. of Virginia

C.E.O.- Joseph Khoshabe, President  
600 Enterprise Drive, Suite 206, Oak Brook, IL 60521

ML-160

Universal American Mortgage Company

C.E.O.- Steven Saiontz, President  
2661 Riva Road, Suite 620, Annapolis, MD 21401  
3261 Old Washington Road, Suite 2011, Waldorf, MD 20602

ML-189

Vanderbilt Mortgage and Finance, Inc.

C.E.O.- James L. Clayton  
4726 Airport Highway, Louisville, TN 37777

ML-155

Washtenaw Mortgage Company

C.E.O.- Charles C. Huffman, President  
315 E. Eisenhower, Suite 12, Ann Arbor, MI 48108

ML-236

Woodland Capital Corp.

C.E.O.- James Hornig, President  
730 Second Avenue South, Suite 415, Minneapolis, MN 55402

LIST OF MORTGAGE LENDER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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\* License was surrendered after December 31, 1996

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES

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MLB-365

1st 2nd Mortgage Company of N.J., Inc.  
C.E.O.- Andres C. Pada, President  
50 Spring Street, Cresskill, NJ 07626  
5845 Richmond Highway, Alexandria, VA 22307

MLB-347

1st American Financial Services/Inc.  
C.E.O.- Mitchell Laborwit, President  
4700 Berwyn House Road, Suite 209 A, College Park, MD 20740

MLB-425

1st Innovative Mortgage Corporation  
C.E.O.- Robert L. Moser, Jr., President  
6564 Loisdale Court, Suite 815, Springfield, VA 22150  
2820 Waterford Lake Drive, Suite 103, Midlothian, VA 23112

MLB-275

1st Potomac Mortgage Corporation  
C.E.O.- Michael B. Roche, President  
4000 Legato Road, Suite 260, Fairfax, VA 22033  
200 Harry S. Truman Pkwy, Suite 100, Annapolis, MD 21401  
12150 East Monument Drive, Suite 101, Fairfax, VA 22033  
804 Moorefield Park Drive, Suite 202, Richmond, VA 23236

MLB-351

1st Preference Mortgage Corp.  
C.E.O.- William J. Parisi, President  
9309 Belair Road, Baltimore, MD 21236  
6401 Golden Triangle Dr. Greenbelt, MD 20770  
610 Madison Street, Alexandria, VA 22314

MLB-382

1st Professional Mortgage, Inc.  
C.E.O.- Mary R. Naccash, President  
1900 L Street Northwest, Suite 408, Washington, DC 20036  
1812 Baltic Avenue, Virginia Beach, VA 23451

MLB-426

Aames Funding Corporation d/b/a Aames Home Loan  
C.E.O.- Gary K. Judis, Chairman Of The Board  
7617 Little River Turnpike, Annandale, VA 22003  
3731 Wilshire Blvd., Suite 1000, Los Angeles, CA 90010  
4701 Columbus Street, Virginia Beach, VA 23462

MLB-107

Abbot Mortgage Service, Inc.  
C.E.O.- Joseph J. Mahoney, III, President  
1320 Old Chain Bridge Road, Suite 320, Mclean, VA 22101

MLB-276

AccuBanc Mortgage Corporation  
C.E.O.- William R. Starkey, Sr.  
12377 Merit Drive, Suite 600, Dallas, TX 75243  
50 Berkshire Court, Suite 209, Wyomissing, PA 19610  
1701 Euclid Avenue, Suite G, Bristol, VA 24201  
2205 Fontaine Avenue, Suite 206, Charlottesville, VA 22903

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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AccuBanc Mortgage Corporation (Continued)

1014 Charles Street, Fredericksburg, VA 22401  
101 Gateway Centre Parkway, 6th Flr., Richmond, VA 23235  
3951 Westerre Parkway, Suite 100, Richmond, VA 23233  
8330 Boone Boulevard, Suite 430, Vienna, VA 22182  
2877 Guardian Lane, Suite 310, Virginia Beach, VA 23452  
3146 Golansky Boulevard, Suite 202, Woodbridge, VA 22192

MLB-388

Advanced Financial Services, Inc.  
C.E.O.- Dennis F. Hardiman, President  
25 Enterprise Center, Newport, RI 02842

MLB-383

Advantage Mortgage Company, L.L.C. t/a Bay Mortgage  
C.E.O.- Robert A. Resh  
168 Business Park Drive, Suite 103, Virginia Beach, VA 23462

MLB-378

Advantage Real Estate L.L.C.  
C.E.O.- Peter Segaloff  
6800 Backlick Road, Suite 301, Springfield, VA 22150

MLB-289

Alliance Mortgage Company  
C.E.O.- Gary Meeks  
4500 Salisbury Road, Jacksonville, FL 32216  
7799 Leesburg Pike, Suite 900N, Falls Church, VA 22043

MLB-329

America's Funding Group, Inc.  
C.E.O.- Edward H. Schwarz, III, President  
1370 Piccard Drive, Suite 250, Rockville, MD 20850  
12355 Sunrise Valley Drive, Suite 625, Reston, VA 22091

MLB-311

American Home Finance Inc  
C.E.O.- John Ratkovich  
8300 Boone Boulevard, Suite 500, Vienna, VA 22182

MLB-420

American Lending Group of Maryland, Inc. (Used in VA by: American Lending Group, Incorporated)  
C.E.O.- Solomon Kaspi  
19642 Club House Road, Suite 620, Gaithersburg, MD 20879

MLB-371

\*American Mortgage Express, Inc.  
C.E.O.- Max Gray, President  
9891 Broken Land Parkway, Suite 302, Columbia, MD 21046

MLB-343

\*Approved Residential Mortgage, Inc.  
C.E.O.- Allen D. Wykle, President  
3420 Holland Road, Suite 107, Virginia Beach, VA 23452  
9881 Broken Land Parkway, Suite 111, Columbia, MD 21046  
10688-D Crestwood Drive, Manassas, VA 22110  
3805 Cutshaw Avenue, Daniel Building, Richmond, VA 23230

MLB-251

Associated Financial Group, Incorporated  
C.E.O.- Phillip R. Coakley, President  
Central Park, 5151 Bonney Road, Suite 107, Virginia Beach, VA 23462

MLB-377

Baltimore American Mortgage Corporation, Inc.  
C.E.O.- Donald Ordakowski, Jr., President  
7484 Candlewood Rd, Suites B-J, Hanover, MD 21076  
3002 Hempland Road, Keystone Suites 5 & 6, Lancaster, PA 17601

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MLB-446

Bankers First Mortgage Co., Inc.

C.E.O.- Kent E. Baklor, President

9505 Reisterstown Road, Suite 100S, Owings Mills, MD 21117-4451

MLB-281

Beard Development Corporation

C.E.O.- John R. Beard, President

1076 Thomas Jefferson Street, N.W., Washington, DC 20007

MLB-111

Beneficial Mortgage Co. of Virginia

C.E.O.- Daniel E. Rosequist, President

5908 N. Kings Highway, Huntington Station, Alexandria, VA 22303

1315 Euclid Avenue, Bristol, VA 24201

722 Rio Road West, Suite 4, Charlottesville, VA 22901

3916 Portsmouth Blvd, Stonebridge Plaza Unit A-7, Chesapeake, VA 23321

701 North Battlefield, Suite R, Woodford Square Shopping Center, Chesapeake, VA 23320

1580 North Franklin Street, Suite 5, Foothills Plaza, Christiansburg, VA 24073

Riverside Shopping Center, 3310 Riverside Drive, Danville, VA 24541

10201 Lee Highway, The Gateway Plaza, Fairfax, VA 22030

303 Chatham Square Shopping Center, Fredericksburg, VA 22405

Front Royal Business Park, 470-C S. Commerce Avenue, Front Royal, VA 22630

Coliseum Square Shopping Center, 2040 Coliseum Drive, Hampton, VA 23666

1790 East Market Street, Store 18, Spotswood Valley Square, Harrisonburg, VA 22801

5262 Oaklawn Blvd, Hopewell, VA 23860

9607 Timberlake Rd, Suite D, Waterlick Plaza, Lynchburg, VA 24502

Festival at Manassas, 10376 Festival Lane, Manassas, VA 22110

1 Leatherwood Crossing Shopping Ctr., Hwy 58 & St. Rd. 57, Suite 5, Martinsville, VA 24112

10175 Hull Street, Store 7, Midlothian, VA 23113

14501 Warwick Blvd, Suite I, Newport News, VA 23602

244 Janaf Shopping Center, 5900 Virginia Beach Boulevard, Norfolk, VA 23502

3330 South Crater Road, Petersburg, VA 23803

4842 South Laburnum Avenue, Richmond, VA 23231

9045 West Broad Street, Suite 5, Richmond, VA 23294

7222 Williamson Road, Roanoke, VA 24019

Dominion Point II, 21525 Ridgetop Circle, Suite 140, Sterling, VA 20166

Executive Center, 424 Market Street, Suffolk, VA 23434

1554 Laskin Rd, Hilltop E.S.C., Virginia Beach, VA 23451

544 Newtown Road, Suite 134, Virginia Beach, VA 23462

College Park Square Phase II, 6531-33 Auburn Dr, Suites 16 & 17, Virginia Beach, VA 23464

Holland Plaza Shopping Center, 4328 Holland Road, Unit 7, Virginia Beach, VA 23452

250 North Poplar Avenue, Suite F, Waynesboro, VA 22980

Olde Towne Marketplace, 5242 Olde Towne Road, Suite 8, Williamsburg, VA 23188

2588 Valley Ave, South Park Shopping Center, Winchester, VA 22601

14404 Jefferson Davis Highway, Woodbridge, VA 22191

MLB-43

Beneficial Mortgage Corporation

C.E.O.- Kendall D. Kelley, President

100 Business Center Drive, Suite 202, Brewster, NY 10509

MLB-21

Briner Incorporated

C.E.O.- Edward T. Briner, President

10875 Main Street, Suite 202, Fairfax, VA 22030

10875 Main Street, Suite 203, Fairfax, VA 22030

4000 Legato Road Suite 930, Fairfax, VA 22033

107-A West Federal Street, Suite 1, Middleburg, VA 22117

MLB-374

Brokers Commitment Corporation

C.E.O.- Stephen Z. Hoff

1313 Dolley Madison Blvd., #203, McLean, VA 22101



LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MLB-18

C W Cobb & Associates  
C.E.O.- Arthur L. Walters, President  
4141 N Henderson Road, Suite 8, Arlington, VA 22203

MLB-41

CMK Corporation t/a Mortgage Capital Investors  
C.E.O.- Kevin Keegan  
6571 Edsall Road, Springfield, VA 22151  
1421 Prince Street, Suite 230, Alexandria, VA 22151  
732 Thimble Shoals Blvd., Ste. 302-D, Building "E", Newport News, VA 23606  
6330 Newtown Road, Suite 301, Norfolk, VA 23502

MLB-47

CTX Mortgage Company  
C.E.O.- Judson Croom  
3333 Lee Parkway, Dallas, TX 75219  
11216 Waples Mill Rd, Suite 102, Fairfax, VA 22030  
One Monument Place, 12150 East Monument, Fairfax, VA 22033  
621 Lynnhaven Parkway, Suite 330, Virginia Beach, VA 23452  
3122 Golansky Boulevard, Suite 201, Woodbridge, VA 22192

MLB-319

Capitol Financial Services, Inc.  
C.E.O.- Mark T. Phaup, President  
2700 Pocohontas Trail, Suite 9, Quinton, VA 23141

MLB-303

Capitol Mortgage Bankers, Inc.  
C.E.O.- C. Richard Bell, President  
8260 Greensboro Drive, Suite 120, McLean, VA 22102  
8334 Veterans Highway, Suite 1, Millersville, MD 21108

MLB-415

Carolina Mortgage Brokers, Inc. d/b/a CMB Mortgage  
C.E.O.- Gavin Pitchersky, President  
8101 Hinson Farm Road, Suite 214, Alexandria, VA 22306  
3536 Brambleton Avenue, Suite 2, Roanoke, VA 24018

MLB-274

Central Money Mortgage Co., Inc.  
C.E.O.- Brian D. Holman, President  
8840 Stanford Boulevard, Suite 2200, Columbia, MD 21045

MLB-249

Champion Mortgage Corp  
C.E.O.- Joseph M. Goryeb, President  
20 Waterview Blvd, Parsippany, NJ 07054

MLB-403

Chesapeake Investment & Mortgage Corporation  
C.E.O.- Luther M. Grainger, President  
103 Paul Mellon Court, Suite A, Waldorf, MD 20602  
4E Industrial Park Drive, Waldorf, MD 20602

MLB-376

Chesapeake Mortgage Consultants, Inc.  
C.E.O.- Joyce A. Melbourne  
300 Second Street, Laurel, MD 20707

MLB-308

Choice Mortgage Corporation  
C.E.O.- Kathleen M. Zimpel, President  
12658 Lake Ridge Drive, Suite B, Lake Ridge, VA 22192  
7350 Ladysmith Road, Ladysmith, VA 22501

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MLB-404

Citizens Mortgage Corporation

C.E.O.- Charlene S. Wood, President

11130 Main Street, Suite 110, Fairfax, VA 22030

5615 Fishers Lane, Suite 150, Rockville, MD 20852

3831 Old Forest Road, Suite 6, Lynchburg, VA 24501

7814 Carousel Lane, Suite 300, Richmond, VA 23294

397 Little Neck Road, 3400 Building, Suite 203, Virginia Beach, VA 23452

MLB-277

City Federal Funding & Mortgage Corp.

C.E.O.- Lawrence Brown, President

9658 Baltimore Avenue, Suite 400, College Park, MD 20740

4715 Sellman Road, Suites A & B, Beltsville, MD 20705

7611 Little River Turnpike, Suite 105, Annandale, VA 22003

MLB-443

Citywide Mortgage Corporation

C.E.O.- Michael Segal, President

8401 Corporate Drive, Suite 250, Landover, MD 20785

MLB-10

Clark Financial Services Inc

C.E.O.- Clark Goldstein, President

10230 New Hampshire Avenue, Suite 350, Silver Spring, MD 20903

MLB-441

Coastal Mortgage Corporation of Maryland

C.E.O.- Kenneth J. Klawans, President

3655 Old Court Road, Suite 24, Baltimore, MD 21208

MLB-6

Collateral Mortgage Ltd., A Limited Partnership

C.E.O.- Robert M. Couch, President

1900 Crestwood Boulevard, Birmingham, AL 35210

7301 Hanover Green Drive, Mechanicsville, VA 23111

11742 Jefferson Avenue, Suite 290, Newport News, VA 23606

161A John Jefferson Road, Williamsburg, VA 23185

MLB-66

Columbia National, Incorporated

C.E.O.- David J. Gallitano

1901 Research Blvd, Suite 210, Rockville, MD 20850

10440 Little Patuxent Parkway, Columbia, MD 21044

7142 Columbia Gateway Drive, Columbia, MD 21046

7474 Greenway Center Dr, Suite 600, Greenbelt, MD 20770

1407 York Road, Lutherville, MD 21093

817 Eastern Shore Drive, Salisbury, MD 21804

572 Ritchie Highway, Suite F, Severna Park, MD 21146

2255 Crain Highway, Suite 207, Waldorf, MD 20601

6230 Fairview Road, Suite 330, Charlotte, NC 28210

3464 Highway 903, Bracey, VA 23919

11350 Random Hills Road, Fairfax, VA 22030

10613 Courthouse Road, Fredericksburg, VA 22407

The Crestar Bank Building, 11817 Canon Blvd, Suite 104, Newport News, VA 23606

12117 Halifax Road, Petersburg, VA 23805

7201 Glen Forest Drive, Suite 302, Richmond, VA 23226

The Arboretum, 300 Arboretum Place, Suite 140, Richmond, VA 23236

239 Garrisonville Road, Suite 201, Stafford, VA 22554

1600 N. Coalter Street, Suite 17B, Staunton, VA 24401

One Columbus Center, Virginia Beach, VA 23462

MLB-411

CommonPoint Mortgage Company d/b/a CommonPoint Mortgage

C.E.O.- Michael D. Anderson, President

3643-A 28th Street, S.E., Grand Rapids, MI 49512

13546 Minneville Road, Woodbridge, VA 22192

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MLB-295

Consolidated Mortgage and Financial Services Corporation d/b/a Mr. Cash  
C.E.O.- Thomas L. Ward, President  
1100 Crescent Green, Suite 129, Cary, NC 27511  
8280 Greensboro Drive, Suite 410, McLean, VA 22102

MLB-373

Consultant's Mortgage Inc. (Used in VA. by: The Mortgage Consultants Inc.)  
C.E.O.- Ben H. Colvard, III, President  
9030 Red Branch Road, Suite 110, Columbia, MD 21045  
8817 Belair Road, Suite 210, Baltimore, MD 21236  
9470 Annapolis Road, Unit 103, Lanham, MD 20706

MLB-27

Consumer Mortgage & Investment Corp  
C.E.O.- C. Jeffrey Moore, President  
732 Thimble Shoals Blvd., Suite 301, Newport News, VA 23606  
2807 Parham Road, Suite 209, Richmond, VA 23294  
333 Kellam Road, Suite 100, Virginia Beach, VA 23462

MLB-49

Continental Mortgage & Investment Corporation  
C.E.O.- Mark W. Walters, Chief Financial Officer  
4141 N Henderson Road, Suite 15, Arlington, VA 22203

MLB-324

\*Davenport-Dukes Mortgage Service Corporation  
C.E.O.- Ronald A. Dukes, President  
448 Viking Drive, Suite 350, Virginia Beach, VA 23452

MLB-92

Diversified Lending Services Inc  
C.E.O.- Jacob I. Krampf, President  
12230 Rockville Pike, Suite 200, Rockville, MD 20852

MLB-175

Dragas Mortgage Company  
C.E.O.- Helen E. Dragas  
4538 Bonney Road, Suite B, Virginia Beach, VA 23462

MLB-372

Dream House Mortgage Corporation  
C.E.O.- John C. Ponte, President  
385 South Main Street, 2nd. Floor, Providence, RI 02903

MLB-330

Dynamics Financial, Inc.  
C.E.O.- Robert E. Campbell, President  
6849 Old Dominion Drive, Suite 220, Mclean, VA 22101

MLB-396

Edmunds Financial Corporation d/b/a Service First Mortgage  
C.E.O.- Thomas L. Edmunds, President  
7220-C Columbia Pike, Annandale, VA 22003  
4500 Old Dominion Drive, Arlington, VA 22314  
9314 Old Keene Mill Road, Burke, VA 22180  
5839 Robeys Meadow Lane, Fairfax, VA 22030  
5616-C Ox Road, Fairfax Station, VA 22039  
7801 Sudley Road, Manassas, VA 22110  
6858 Old Dominion Drive, McLean, VA 22192  
11890 Sunrise Valley Drive, Reston, VA 22101  
465 Maple Avenue, West, Vienna, VA 22180

MLB-448

Elite Funding Corporation  
C.E.O.- Scott Jacobs, President  
12250 Rockville Pike, Suite 209, Rockville, MD 20852

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MLB-196

Ellis Financial Corporation  
C.E.O.- Leonard Ellis, Jr., President  
10487 Washington Highway, Glen Allen, VA 23059

MLB-172

Enterprise Mortgage Corporation  
C.E.O.- George Moore, President  
525 Viking Drive, Virginia Beach, VA 23452

MLB-160

Equity Mortgage of Maryland Inc  
C.E.O.- Mark Greenberg, President  
7920 McDonogh Road, Suite 204, Owings Mill, MD 21117

MLB-317

Equity One of Virginia, Inc  
C.E.O.- Thomas J. Fitzpatrick, President  
4411 Plank Rd, Fredericksburg, VA 22407  
Abingdon Towne Center, 340 Towne Center Drive, Abingdon, VA 24210  
1428 North Seminole Trail, Charlottesville, VA 22901  
Tightsqueeze Plaza Shopping Center, Route 29, Chatham, VA 24531  
10334 Ironbridge Rd., Chester, VA 23831  
211 Southgate Shopping Center, Culpeper, VA 22701  
2321 Riverside Drive, Danville, VA 24540  
3303 North Main Street, Suite C, Danville, VA 24540  
406 West Spotswood Trail, Suite B, Elkton, VA 22827  
202 Clark Street, Suite 3, Farmville, VA 23901  
1950 B. Evelyn Byrd Avenue, Suite 2, Harrisonburg, VA 22801  
311 North Main Street, Lawrenceville, VA 23868  
Holiday Shopping Center, Store D-1, Virginia Avenue, Martinsville, VA 20112  
Heritage Corner, U.S. Route 13 and Washington St., Onley, VA 23418  
10443 Midlothian Turnpike, Pocono Green Shopping Center, Richmond, VA 23235  
7801 West Broad Street, Suite 9, Richmond, VA 23294  
4351 Starkey Road, Roanoke, VA 24014  
4021 Halifax Road, Suite B, South Boston, VA 24592  
505 South Independence Blvd., Suite 107, Virginia Beach, VA 23452  
Times Square Shopping Center, West Richmond Road, Warsaw, VA 22572  
2129 S Loudoun Street, Winchester, VA 22601

MLB-287

Express Mortgage Bankers, Inc.  
C.E.O.- Robert R. Floyd, Jr., President  
4115 Annandale Road, Suite 200, Annandale, VA 22003

MLB-290

Fairfax Mortgage Investments, Inc.  
C.E.O.- J. Barron Rothenbuescher, President  
12194 Henderson Road, Clifton, VA 22024

MLB-23

Fairland Mortgage Company, Inc.  
C.E.O.- Knox Beatty, Jr., President  
7620 Little River Turnpike, Suite 610, Annandale, VA 22003  
11094-A Lee Highway, Suite 104, Fairfax, VA 22030

MLB-269

Federal Capital Funding Corp.  
C.E.O.- Stephen Maged, President  
7819 Norfolk Avenue, Bethesda, MD 20814

MLB-334

Federal Funding Group, Inc. t/a Federal Mortgage Company  
C.E.O.- Ki Gol Lee, President  
1577 Springhill Road, Suite 204, Vienna, VA 22182

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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Federal Funding Group, Inc. t/a Federal Mortgage Company (Continued)  
Seven Waterfront Plaza, Suite 400, 500 Ala Moana Boulevard, Honolulu, HI 96813  
6001 Montrose Road, Suite 901, Rockville, MD 20852  
26 Ashby Street, Warrenton, VA 22186

MLB-387  
Federal Funding Mortgage Corporation  
C.E.O.- Frank A. Perna, Jr., President  
6500 Rock Spring Drive, Suite 404, Bethesda, MD 20817  
2045 Valley Avenue, Suite D, Winchester, VA 22601

MLB-146  
Federal Home Equity, Inc.  
C.E.O.- Gus Papaloizos, President  
7819 Norfolk Avenue, Bethesda, MD 20814  
8300 Boone Boulevard, Suite 500, Vienna, VA 23205

MLB-412  
Fidelity First Mortgage, LLC d/b/a Union First Funding Group  
C.E.O.- Robert Posner, President  
10025 Governor Warfield Parkway, Suite 410, Columbia, MD 21044  
6411 Ivy Lane, Suite 300, Greenbelt, MD 20770  
51 Monroe Street, 18th Floor, Rockville, MD 20850  
11400 Commerce Park Drive, Suite 160, Reston, VA 22091

MLB-392  
Fieldstone Mortgage Company  
C.E.O.- Herb Carrel  
2 North Charles Street, Baltimore, MD 21201  
30 Executive Plaza, Suite 250, Irvine, CA 92714

MLB-235  
Financial Mortgage, Inc.  
C.E.O.- Vijay Taneja, President  
7617 Little River Turnpike, Suite 300, Annandale, VA 22003

MLB-245  
First American Funding, Inc.  
C.E.O.- Paul Michaud, President  
809 Gleneagles Court, Townson, MD 21286  
7500 Greenway Center Drive, Suite 1070, Greenbelt, MD 20770

MLB-333  
First Atlantic Mortgage Corporation  
C.E.O.- Maurice L. Linkous, President  
9100 Arboretum Parkway, Suite 148, Richmond, VA 23236  
7617 Little River Turnpike, Suite 700, Annandale, VA 22003  
7110 Forest Avenue, Suite 106, Richmond, VA 23226  
605 Lynnhaven Parkway, Suite 202, Virginia Beach, VA 23452

MLB-140  
First Bancorp Mortgage Corporation  
C.E.O.- Richard V. Arms, President  
688 J. Clyde Morris Blvd, Newport News, VA 23601  
291 Independence Boulevard, Pembroke Office Park, Virginia Beach, VA 23462

MLB-40  
First Dominion Mortgage Corporation  
C.E.O.- William H. S. Hahn, Chairman Of The Board  
8027 Leesburg Pike, Suite 700, Vienna, VA 22182

MLB-242  
First Equitable Mortgage Corp.  
C.E.O.- Hasan Naghmi, President  
7611 Little River Turnpike, Suite 300, Annandale, VA 22003

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MLB-328

First Equity Mortgage Incorporated d/b/a American Equity Mortgage, Inc.  
C.E.O.- Mark A. Williams  
5400 Shawnee Road, Suite 207, Alexandria, VA 22312  
7265 Kenwood Road, Suite 111, Cincinnati, OH 45236

MLB-306

First Federal Mortgage Corporation  
C.E.O.- Richard A. Weiner, President  
6903 Rockledge Drive, Suite 1300, Bethesda, MD 20817

MLB-205

First Government Mortgage and Investors Corporation  
C.E.O.- Gerald S. Lilienfield, President  
8201 Corporate Drive, Suite 190, Landover, MD 20785

MLB-335

First Greensboro Home Equity, Inc.  
C.E.O.- Webster C. Jordan, Jr., President  
4830 Koger Boulevard, Greensboro, NC 27407  
308-J Pomona Drive, Greensboro, NC 27407  
100 Volvo Parkway, Suite 220, Chesapeake, VA 23320  
494 Piney Forest Road, Danville, VA 24540  
One Mill Street, Suite 202, Farmville, VA 23901  
7331 Timberlake Road, Suite 201, Lynchburg, VA 24502  
10800 Midlothian Turnpike, Suite 101, Richmond, VA 23235  
1601 Rolling Hills Drive, Suite 100, Richmond, VA 23288  
2350 Peters Creek Road, Suite A, Roanoke, VA 24017  
286 Rowe Road, Suite B, Staunton, VA 24401

MLB-258

First Guaranty Mortgage Corporation t/a 1st Regency Funding  
C.E.O.- Kenneth E. Clark, President  
8180 Greensboro Drive, Suite 1175, McLean, VA 22102  
1800 Old Meadow Road, Suite 102, McLean, VA 22102  
1015 Berryville Avenue, Suite 1, Winchester, VA 22601

MLB-240

First Home Mortgage Corporation  
C.E.O.- David E. Waters  
770 Ritchie Highway, Severna Park, MD 21146  
1402 York Road, Suite 300, Lutherville, MD 21093  
Highland I, 7231 Forest Avenue, Suite 303, Richmond, VA 23226  
5544 Greenwich Road, Suite 101, Virginia Beach, VA 23462

MLB-353

\*First Home Mortgage of Virginia, Inc.  
C.E.O.- Jerry B. Flowers, III  
825 Diligence Drive, Newport News, VA 23606  
206 Temple Avenue, Suite C, Colonial Heights, VA 23834  
220 Middle Street, Franklin, VA 23851  
7231 Forest Avenue, Suite 303, Richmond, VA 23226  
5544 Greenwich Road, Suite 101, Virginia Beach, VA 23462

MLB-220

First Jefferson Mortgage Corporation  
C.E.O.- George M. Temple, President  
18 Koger Executive Center, Suite 206, Norfolk, VA 23502  
742 Thimble Shoals Blvd, Suite C, Newport News, VA 23606  
500 Libbie Avenue, Suite 2C, Richmond, VA 23226

MLB-369

First Republic Mortgage Corporation d/b/a U. S. Capital Funding  
C.E.O.- Edward W. Perry, President  
9210 Corporate Boulevard, Suite 120, Rockville, MD 20850  
190 Admiral Cochrane Drive, Suite 180, Annapolis, MD 21401  
7500 Greenway Center Drive, Suite 320, Greenbelt, MD 20770

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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10075 Red Run Blvd., Suite 550, Owings Mills, MD 21117  
9210 Corporate Boulevard, Suite 160, Rockville, MD 20850  
9210 Corporate Boulevard, Suite 360, Rockville, MD 20850  
6084 A Franconia Road, Alexandria, VA 22310  
1420 Beverly Road, Suite 240, McLean, VA 22101  
11832 Rock Landing Drive, Suite 303, Newport News, VA 23606  
4456 Corporation Lane, Suite 300, Virginia Beach, VA 23462

MLB-136

First Savings Mortgage Corporation

C.E.O.- Larry F. Pratt, President

1945 Old Gallows Road, Suite 305, Vienna, VA 22182  
122 Defense Highway, Suite 200, Annapolis, MD 21401  
10812 Connecticut Avenue, Kensington, MD 20895  
310 King Street, Alexandria, VA 22314  
1810 Stafford Avenue, Fredericksburg, VA 22401  
100 West Washington Street, Middleburg, VA 22117

MLB-145

Ford Consumer Finance Company, Inc.

C.E.O.- Dan Fowler, President

4010 Boy Scout Boulevard, Suite 600, One Metro Center, Tampa, FL 33607  
2 Armstrong Road, Suite 300, Shelton, CT 06484  
2877 Brandywine Road, Suite 200, Atlanta, GA 30341  
200 Chauncy Street, Mansfield, MA 02048-1200  
4905 Koger Boulevard, Greensboro, NC 27407  
11311 Cornell Park Drive, Cincinnati, OH 45242  
101 N. Welch Street, Denton, TX 76201  
250 Carpenter Freeway, Irving, TX 75062  
300 Decker Drive, Irving, TX 75062  
8001 Ridgepoint Drive, Irving, TX 75063-3117  
8201 Greensboro Drive, Suite 220, Mclean, VA 22102  
780 Lynnhaven Parkway, Virginia Beach, VA 23452

MLB-263

Freedom Home Mortgage Corporation (Used in Virginia by: Freedom Mortgage Corporation)

C.E.O.- Stanley C. Middleman, President

1288 Route 73 South, 2nd., 3rd, and, 4th Floors, Mt Laurel, NJ 08054

MLB-201

GE Capital Mortgage Services, Inc.

C.E.O.- Jenne Britell, President

Three Executive Campus, Cherry Hill, NJ 08034  
Bromar Plaza, 77 E. Thomas Road, Suite 210, Phoenix, AZ 85012  
1900 MacArthur Boulevard, Irvine, CA 92715  
222 South Westmonte Drive, Suite 300, Altamonte Springs, FL 32714  
901 Roosevelt Parkway, Chesterfield, MO 63017  
6601 Six Forks Road, Raleigh, NC 27615  
Metro Center Office Park, 475 Kilvert Street, Suite 91, Warwick, RI 02886

MLB-81

GMAC Mortgage Corporation

C.E.O.- R. Michael O'Brien, President

100 Witmer Road, Horsham, PA 19044-0963  
One Lower Ragsdale Drive, Building 1, Suite 200, Monterey, CA 93940  
14724 Ventura Blvd, Sherman Oaks, CA 91403  
800 Corporate Drive, Suite 424, Ft. Lauderdale, FL 33334  
3451 Hammond Avenue, Waterloo, IA 50702  
2360 W. Joppa Road, Lutherville, MD 21093  
3221 West Big Beaver Road, Troy, MI 48084  
521 Fellowship Road, Suite 150, Mt. Laurel, NJ 08054-3413  
1301 Virginia Drive, Fort Washington, PA 19034  
9681 Main Street, Fairfax, VA 22030  
7202 Glen Forest Drive, Richmond, VA 23226  
9211 Forest Hill Avenue, Richmond, VA 23235  
8614 Westwood Center Drive, Vienna, VA 22182

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MLB-46

Gourley & Harwood, L.C.  
C.E.O.- Robert K. Harwood  
3940 Fort Worth Avenue, Alexandria, VA 22304  
8756 Lewinsville Road, Mclean, VA 22102

MLB-64

Guild Mortgage Company  
C.E.O.- Martin L. Gleich, President  
9160 Gramercy Drive, San Diego, CA 92123

MLB-135

Hampton Roads Funding Corporation  
C.E.O.- Jacqueline B. Amato, President  
1206 Laskin Road, Suite 101, Virginia Beach, VA 23451

MLB-285

Harbor Financial Mortgage Corporation  
C.E.O.- Richard J. Gillen, President  
11250 Waples Mill Road, Suite 310, Fairfax, VA 22030  
8903 Presidential Parkway, Suite 510, Washington Plaza I, Upper Marlboro, MD 20772  
340 North Sam Houston Parkway East, Suite 100, Houston, TX 77060  
114 N. Alfred Street, Alexandria, VA 22314  
208 Golden Oak Court, Reflection III, Virginia Beach, VA 23452

MLB-332

Headlands Mortgage Company  
C.E.O.- Peter T. Paul, President  
700 Larkspur Landing Circle, Suite 250, Larkspur, CA 94939  
1160 North Dutton Avenue, Suite 250, Santa Rosa, CA 95401

MLB-57

Heltzel Mortgage Corporation  
C.E.O.- Robert Tyson Heltzel, President  
9393 Forestwood Lane, Manassas, VA 22110  
763 Madison Road, Suite 206-1/2, Culpeper, VA 22701

MLB-437

Heritage Funding, L.L.C.  
C.E.O.- Charles P. King  
11350 Random Hills Road, Suite 760, Fairfax, VA 22030

MLB-349

Home Loan Corporation  
C.E.O.- Stephen C. Toplansky  
46405 Ester Brook Circle, Sterling, VA 20165  
11835 Canon Boulevard, Suite A102, Newport News, VA 23606  
7501 Boulders View Drive, Suite 201, Richmond, VA 23225  
202D Packets Court, Williamsburg, VA 23185

MLB-31

Home Mortgage Center, Inc.  
C.E.O.- William S. Steed, President  
3339 Duke Street, Alexandria, VA 22314

MLB-231

Home Security Mortgage Corp.  
C.E.O.- Steve Litten, President  
4337 Ridgewood Center Drive, Building 9, Unit A, Woodbridge, VA 22192  
321 North Calvert Street, Baltimore, MD 21202  
915A North Russell Avenue, Gaithersburg, MD 20879  
5673 Stone Road, Centreville, VA 22020  
774 Warrenton Road, Fredericksburg, VA 22406  
8442 Old Keene Mill Road, Springfield, VA 22152  
8100 Boone Boulevard, Tysons Corner, VA 22182



LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MLB-80

HomeAmerican Mortgage Corporation  
C.E.O.- Roger L. Morgan, President  
3701 Pender Drive, Suite 210, Fairfax, VA 22030

MLB-279

Homebuyers Mortgage, Inc.  
C.E.O.- Geaton A. DeCesaris, President  
1802 Brightseat Road, Suite 300, Landover, MD 20785

MLB-346

Homeowners Mortgage Company  
C.E.O.- C. Rochard Dobson, President  
739 Thimble Shoals Blvd, Suite 103, Newport News, VA 23606

MLB-225

\*Homestead Mortgage, Inc. of Virginia (Used in VA by: Homestead Mortgage, Inc.)  
C.E.O.- David E. Roberts  
1120 Benfield Boulevard, Suite A, Millersville, MD 21108  
4915 St. Elmo Avenue, Bethesda, MD 20814

MLB-215

Household Realty Corporation d/b/a Household Realty Corporation of Virginia  
C.E.O.- R. F. Elliott, President  
6244 G Little River Turnpike, Plaza at Landmark, Alexandria, VA 22312  
7362 Bell Creek Road, Mechanicsville, VA 23111  
577 Lamont Road, Elmhurst, IL 60126  
961 Weigel Drive, Elmhurst, IL 60126  
Seminole Square Shopping Center, 208 Zan Road, Charlottesville, VA 22901  
4300 Portsmouth Boulevard, Suite 256, Chesapeake, VA 23321  
583 Southpark Boulevard, Colonial Heights, VA 23834  
413 Mt. Cross Road, Suite 106, Madison Square Shopping Center, Danville, VA 24541  
11218 James Swart Circle, Space A-10, Fairfax Court Shopping Center, Fairfax, VA 22030  
Lexington Commons Center, 10168 West Broad Street, Glen Allen, VA 23294  
Newmarket Shopping Center, 3-5 Newmarket Square South, Hampton, VA 23605  
Brookville Plaza Shopping Center, 7803 A Timberlake Road, Lynchburg, VA 24502  
Bull Run Shopping Plaza, 10780 Sudley Manor Drive, Manassas, VA 22110  
10801 Hull Street Road, Midlothian, VA 23112  
14346 Warwick Boulevard, Suite 344, Newport News, VA 23602  
7510 Granby Street, Norfolk, VA 23505  
1380 Towne Square Blvd, Suite 1A, Roanoke, VA 24012  
914 Bragg Road, Spotsylvania, VA 22553  
8601 Westwood Center Drive, Suite E, Vienna, VA 22182  
4001 Virginia Beach Blvd, Suite 14, Virginia Beach, VA 23452  
6535 College Park Square, Virginia Beach, VA 23464  
2029 South Pleasant Valley Road, Winchester, VA 22601  
2020 Daniel Stuart Square, Store No. B-103, Woodbridge, VA 22191

MLB-139

Intercoastal Mortgage Company  
C.E.O.- David Hollopeter, President  
12500 Fair Lakes Circle, Suite 290, Fairfax, VA 22033

MLB-219

Jefferson Mortgage Group, Ltd.  
C.E.O.- George H. Omilan, President  
10300 Eaton Place, Suite 180, Fairfax, VA 22030

MLB-232

Johnson Mortgage Company  
C.E.O.- J. Morris Johnson, President  
740-A Thimble Shoals Boulevard, Newport News, VA 23606

MLB-300

K. Hovnanian Mortgage, Inc.  
C.E.O.- John L. Brinton, President  
3200 Wake Forest Road, Suite 200, Raleigh, NC 27609

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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225 Highway #35, Navesink North Building, 2nd Floor, Red Bank, NJ 07701

MLB-243

Kenwood Associates, Inc.

C.E.O.- Joseph Swartz, President  
4041 Powder Mill Road, Suite 204, Calverton, MD 20705

MLB-241

Liberty American Mortgage Co.

C.E.O.- Judith F. Huff, President  
2019 Cunningham Drive, Suite 103, Hampton, VA 23666

MLB-76

Liberty Financial Services, Inc.

C.E.O.- Robert E. Haller, President  
1401 Rockville Pike, Suite 120, Rockville, MD 20852

MLB-393

MCA Mortgage Corporation

C.E.O.- Lee P. Wells, President  
23999 Northwestern Hwy., Suite 260, Southfield, MI 48075  
2049 West Street, Suite 206, Annapolis, MD 21404  
200 North Queen Street, Martinsburg, WV 25401

MLB-362

Majestic Mortgage Corporation

C.E.O.- Thomas R. Ward, President  
3959 Electric Road, S. W., Suite 345, Roanoke, VA 24018  
309 North Seymour Avenue, Mundelein, IL 60060

MLB-406

Mason Dixon Funding, Inc.

C.E.O.- Walter H. Magruder, Jr., President  
12165 Darnstown Road, Gaithersburg, MD 20878  
4041 Powder Mill Road, Suite 300, Calverton, MD 20705  
8300 Boone Boulevard, Suite 500, Vienna, VA 22182

MLB-266

Masters Mortgage, Inc.

C.E.O.- Dean B. Kampman, President  
2813 Rifle Ridge Road, Oakton, VA 22124  
11350 Random Hills Road, Suite 800, Fairfax, VA 22030

MLB-367

Metstar Mortgage Corp.

C.E.O.- Mark B. Kennedy, President  
7777 Leesburg Pike, Suite 207S, Falls Church, VA 22043

MLB-408

Molton, Allen & Williams Corporation

C.E.O.- Michael L. Padalino, President  
1000 Urban Center Drive, Suite 500, Birmingham, AL 35242  
208 Golden Oak Court, Reflections III - Suite 425, Virginia Beach, VA 23452

MLB-53

Money Store/D.C., Inc., The d/b/a The Money Store

C.E.O.- William S. Templeton, President  
3750 University Blvd West, Suite 2B, Kensington, MD 20895

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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Money Store/D.C., Inc., The d/b/a The Money Store (Continued)  
1625 N. Market Boulevard, Sacramento, CA 95834  
1770 Tribute Road, Sacramento, CA 95815  
3464 El Camino Avenue, Sacramento, CA 95821  
900 Circle 75 Parkway, Suite 1650, Atlanta, GA 30339  
1800 Roswell Road, Marietta, GA 30062  
2727 Enterprise Parkway, Suite 101, Richmond, VA 23230

MLB-390  
Monument Mortgage Corporation  
C.E.O.- Jeffrey N. Levin, President  
1450 Mercantile Lane, Suite 231, Landover, MD 20785  
7000 Security Boulevard, Suite 320, Baltimore, MD 21244  
30 Goldsboro Street, Suite 201, Easton, MD 21601

MLB-4  
Mortgage Atlantic, Inc.  
C.E.O.- Peggy J. Moore, President  
410 Bay Street, Lynchburg, VA 24501

MLB-100  
Mortgage Credit Corporation  
C.E.O.- Kim T. Allen, President  
751 M Thimble Shoals Blvd, Newport News, VA 23606

MLB-318  
Mortgage Edge Corporation  
C.E.O.- Walter Jones, President  
1355 Beverly Road, Suite 330, Mclean, VA 22101  
5335 Wisconsin Ave., N.W., Suite 440, Washington, DC 20015  
8750 Georgia Avenue, Suite 108, Silver Spring, MD 20910  
4465 Old Branch Avenue, Suite 102, Temple Hills, MD 20748  
7611 Little River Turnpike, Ste. 402, Annandale, VA 22003  
12658-A Lake Ridge Drive, Lake Ridge, VA 22192  
7900 Sudley Road, Suite 416, Manassas, VA 22110  
8627 Mathis Avenue, Manassas, VA 22110

MLB-39  
Mortgage Investment Corporation  
C.E.O.- Michael Rebibo, President  
8290-B Old Courthouse Road, Vienna, VA 22182  
114 E. Main Street, Bedford, VA 24523  
1100 Boulders Parkway, Suite 202, Richmond, VA 23225  
4502 Starkey Road SW, Suite 5, Roanoke, VA 24014  
1311 Jamestown Road, Suite 101, Williamsburg, VA 23185

MLB-407  
Mortgage Loan Services, Inc.  
C.E.O.- Robert H. Bennett, President  
Windwood Centre, 780 Lynnhaven Parkway, Suite 300, Virginia Beach, VA 23452

MLB-197  
Mortgage Service Center, Inc.  
C.E.O.- Augusto C. Paraiso, President  
5801 Allentown Road, Suite 300, Camp Springs, MD 20746

MLB-386  
Mortgage Servicing Acquisition Corporation d/b/a National Mortgage Corporation  
C.E.O.- Steven B. Chotin, President  
7600 East Orchard Road, Suite 330S, Englewood, CO 80111  
100 Jefferson Boulevard, Suite 205, Warwick, RI 02888

MLB-389  
Mortgage South, Inc.  
C.E.O.- Gerald R. Thomas, President  
4900 Fitzhugh Avenue, Richmond, VA 23230

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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155 Riverbend Drive, Charlottesville, VA 22901  
1115 Franklin Turnpike, Danville, VA 24540

MLB-342

Mortgage USA, Inc.

C.E.O.- David D. Nuyen, President  
1835 University Blvd, Suite 222, Adelphi, MD 20783  
6400 Seven Corners Place, Suite N, Falls Church, VA 22044

MLB-429

MortgageAmerica of Alabama, Inc. (Used in VA by: MortgageAmerica, Inc.)

C.E.O.- John B. Johnson, President  
629 Phoenix Drive, Suite 150, Virginia Beach, VA 23452  
3535 Grandview Parkway, Suite 400, Birmingham, AL 35243  
440 Viking Drive, Suite 250, Virginia Beach, VA 23452

MLB-257

NF Investments, Inc.

C.E.O.- W. D. Everitt, Jr., President  
1815 N Expressway, Suite J, Griffin, GA 30223  
11838 Rock Landing Drive, Suite 130, Newport News, VA 23606  
440 Viking Drive, Suite 150, Virginia Beach, VA 23452

MLB-391

NVR Mortgage Finance, Inc.

C.E.O.- William J. Inman, President  
7601 Lewinsville Road, Suite 302, Mclean, VA 22102  
10045 Red Run Boulevard, Suite 370, Owings Mills, MD 21117  
111 Ryan Court, Pittsburgh, PA 15205  
3998 Fair Ridge Drive, Suite 260, Fairfax, VA 22033  
3805 Cutshaw Avenue, Suite 112, Richmond, VA 23230  
8230 Old Courthouse Rd, Suite 500, Vienna, VA 22182

MLB-384

National Consumer Services Corp., L.L.C.

C.E.O.- John B. Stanforth, President  
16 Perimeter Center East, Suite 1600, Atlanta, GA 30346

MLB-438

National Finance Corporation

C.E.O.- David Silipigno, President  
1745 Route 9, Clifton Park, NY 12065

MLB-366

Nationsfirst Mortgage Corporation

C.E.O.- Myoung Ho Kong, President  
4216 Evergreen Lane, Suite 121, Annandale, VA 22003

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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Nationsfirst Mortgage Corporation (Continued)

1300 Spring Street, Suite 340, Silver Spring, MD 20910

MLB-364

New Pioneer Mortgage, Inc. (Used in VA by: Pioneer Mortgage, Inc.)

C.E.O.- H. Eugene Brown, President

411 Black Horse Pike, Haddon Heights, NJ 08035

740-A Thimble Shoals Boulevard, Newport News, VA 23606

MLB-63

O'Neill Mortgage Corporation

C.E.O.- Nelson P. Lewis, President

108 Second Street NE, Charlottesville, VA 22902

MLB-237

Oakwood Acceptance Corporation d/b/a Nationwide Mortgage Company

C.E.O.- A. Steven Michael, President

7800 McCloud Road, Greensboro, NC 27409

MLB-402

Orion Financial Services, Inc.

C.E.O.- John L. Hook, President

Koger Executive Center, Bldg. 5, Suite 108, Norfolk, VA 23502

146 Coryell, Oxford, MI 48371

MLB-19

PHH Mortgage Services Corporation

C.E.O.- Terence W. Edwards, President

6000 Atrium Way, Mt. Laurel, NJ 08054

7700 Little River Turnpike, Suite 100, Annandale, VA 22003

6231 Leesburg Pike, Suite 100, Falls Church, VA 22044

1809 William Street, Fredericksburg, VA 22401

3700 Old Forest Road, Lynchburg, VA 24501

13356 Midlothian Turnpike, Midlothian, VA 23113

763 J. Clyde Morris Boulevard, Newport News, VA 23601

763 J. Clyde Morris Boulevard, C/o Cale Realty Company, Newport News, VA 23601

11000 G Three Chopt Road, C/o Napier & Co., Richmond, VA 23233

2009 Huguenot Road, C/o Napier & Co., Richmond, VA 23235

MLB-354

PMC Mortgage Corporation

C.E.O.- Wm. Henry Savage, Jr., President

6100 Franconia Road, Suites D&E, Alexandria, VA 22310

MLB-316

Parkway Mortgage, Inc.

C.E.O.- J. Brian Moran, President

1099 Winterson Road, Suite 140, Linthicum, MD 21090

MLB-267

Preferred Mortgage Group, Inc.

C.E.O.- James F. Maclin, III, President

7923 Jones Branch Drive, Suite 300, McLean, VA 22102

11508 Allecingie Parkway, Suite B, Richmond, VA 23235

MLB-97

Premier Financial Corporation

C.E.O.- Larry Teitel, President

10610 Rhode Island Avenue, Suite 204, Beltsville, MD 20705

MLB-202

Primerica Financial Services Home Mortgages, Inc.

C.E.O.- D. Richard Williams, President

3120 Beckinridge Boulevard, Duluth, GA 30199

2401 Research Boulevard, Suite 210, Rockville, MD 20850

1007B West Main Street, Abingdon, VA 24210

4810 Beauregard Street, Suite 303, Alexandria, VA 22312

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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7704 Richmond Highway, Suite 200, Alexandria, VA 22306  
4510 Daly Drive, Suite 300, Chantilly, VA 22021  
1624 Franklin Turnpike, Suite B, Danville, VA 24540  
15235 Boydton Plank Road, Dinwiddie, VA 23841  
11130 Main Street, Suite 206, Fairfax, VA 22030  
928 Bragg Road, Fredericksburg, VA 22404  
105 N. Main Street, Galax, VA 24333  
7617 Cypress Drive, Lanexa, VA 23089  
115 Route 33 East, Suite 210 West, Lousia, VA 23093  
432 Mill Creek Road, Luray, VA 22835  
3831 Old Forest Road, Suite 6, Lynchburg, VA 24501  
606 Thimble Shoals Boulevard, Building C-2, Newport News, VA 23606  
300 Arboretum Place, Suite 330, Richmond, VA 23225  
5720 Williamson Road Suite 103, Roanoke, VA 24012  
7734 Williamson Road, Roanoke, VA 24019  
6320 Augusta Drive, Suite 1500, Springfield, VA 22150  
3625 Virginia Beach Boulevard, Virginia Beach, VA 23452  
10 North Hill Drive, Suite 1-2B, Warrenton, VA 22186  
12718 Directors Loop, Woodbridge, VA 22192

MLB-321

Professional Mortgage Corp  
C.E.O.- Tim Estes, President  
1311 High Point Avenue, Richmond, VA 23230

MLB-26

Prosperity Mortgage Corporation  
C.E.O.- P. Wesley Foster, Jr., President  
11351 Random Hills Road, Fairfax, VA 22030

MLB-34

\*Prudential Residential Services Limited Partnership  
C.E.O.- Matthew M. Luca, President  
200 Summit Lake Drive, Valhalla, NY 10595  
5510 Cherokee Avenue, Suite 200, Alexandria, VA 22312

MLB-28

Pulte Mortgage Corporation  
C.E.O.- Jeffrey D. LeClaire, President  
6061 S. Willow Drive, Suite 300, Greenwood Village, CO 80111  
10600 Arrowhead Drive, Suite 250, Fairfax, VA 22030

MLB-142

ReliaStar Mortgage Corporation  
C.E.O.- Lawrence E. James, President  
7015 Vista Drive, West Des Moines, IA 50266

MLB-340

Residential Money Centers, Inc.  
C.E.O.- Davee L. Olson  
180 Summitt Avenue, Montvale, NJ 07645

MLB-218

Richmarr Mortgage Corporation  
C.E.O.- William J. Inman, President  
8230 Old Courthouse Road, Suite 500, Vienna, VA 22182

MLB-417

Rocuda Mortgage Co.  
C.E.O.- Jesse D. Cahill, President  
5108 Kings Mountain Road, Collinsville, VA 24078

MLB-130

Ryland Mortgage Company d/b/a RMC Mortgage Corp.  
C.E.O.- Michael C. Brown, President  
7202 Glen Forest Drive, Suite 200, Richmond, VA 23226

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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6550 Rockspring Drive, Suite 260, Bethesda, MD 20817  
11000 Broken Land Parkway, Columbia, MD 21044  
2191 Defense Highway, Suite 222, Crofton, MD 21114  
12150 Monument Drive, Suite 100, Fairfax, VA 22033  
12030 Sunrise Valley Drive, Suite 200, Reston, VA 22091  
7202 Glen Forest Drive, Suite 201, Richmond, VA 23226  
3102 Golansky Blvd, Suite 202, Woodbridge, VA 22192

MLB-90

Source One Mortgage Services Corporation  
C.E.O.- James A. Conrad, President  
27555 Farmington Road, Farmington Hills, MI 48018  
80 Blue Ravine Road, Suite 100, Folsom, CA 95630  
3028 Javier Road, Suite 403, Fairfax, VA 22031

MLB-320

Southeast Mortgage Banking Corp.  
C.E.O.- Dennis W. Smith, President  
812 Newtown Road, Virginia Beach, VA 23462  
780 Pilot House Drive, Suite 300B, Newport News, VA 23606  
14569 D Jefferson Davis Highway, Woodbridge, VA 22191

MLB-191

Southern Mortgage Corporation  
C.E.O.- Nelson A. Graves, Jr., President  
403 William Street, Suite 3C, Fredericksburg, VA 22401

MLB-380

Statestreet Mortgage Corporation of Virginia  
C.E.O.- Paul L. Winslow, President  
7400 Beaufont Springs Dr., Suite 105, Richmond, VA 23225  
554 North Main Street, Suite 205, South Boston, VA 24592

MLB-157

Sterling Mortgage Corporation  
C.E.O.- Bradford L. Hustead, President  
1508 Willow Lawn Drive, Suite 210, Richmond, VA 23230  
910 Littlepage Street, Suite A, Fredericksburg, VA 22401  
485 S Independence Blvd., Suite 115, Virginia Beach, VA 23452

MLB-410

Superior Mortgage Corporation  
C.E.O.- R. T. Arnold  
227 East Atlantic Street, South Hill, VA 23970

MLB-394

The Leader Mortgage Company  
C.E.O.- Alvin A. Siegal  
1015 Euclid Avenue, Cleveland, OH 44115

MLB-101

The Mortgage Group, Inc.  
C.E.O.- Dorothy E. Harper, President  
8521 Leesburg Pike, Suite 310, Vienna, VA 22182

MLB-211

\*Town & Country Mortgage and Investment Corporation  
C.E.O.- Emanuel A. Baker, Jr., President  
3018 Javier Road, Fairfax, VA 22031

MLB-375

Transamerica HomeFirst, Inc.  
C.E.O.- Richard H. Finn, President  
505 Sansome Street, San Francisco, CA 94111

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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MLB-17

U. S. Home Mortgage Corporation  
C.E.O.- James R. Petty, President  
311 Park Place Boulevard, Clearwater, FL 34619  
10230 New Hampshire Avenue, Suite 304, Silver Spring, MD 20903

MLB-423

U. S. Mortgage Capital, Inc.  
C.E.O.- Gary M. Gertler, President  
7315 Wisconsin Avenue, Suite 780N, Bethesda, MD 20814

MLB-206

United First Mortgage, Inc. d/b/a Northstar Mortgage Group  
C.E.O.- Stanley M. Vickhouse, President  
1503 Santa Rosa Road, Suite 109, Richmond, VA 23229  
3660 Boulevard, Suite A, Colonial Heights, VA 23834  
733-B East Market Street, Harrisonburg, VA 22801  
8682 Timberlake Road, Suite D, Lynchburg, VA 24502  
1700 Huguenot Road, Suite A, Midlothian, VA 23113  
8003 Franklin Farms Drive, Suite 233, Richmond, VA 23229  
703 North Coalter Street, Staunton, VA 24401

MLB-180

United Mortgagee Incorporated  
C.E.O.- Leo Thomas, Jr., President  
3500 Virginia Beach Boulevard, Suite 211, Virginia Beach, VA 23452  
12820 Old Country Lane, Midlothian, VA 23113

MLB-204

United Southern Mortgage Corporation of Roanoke, Inc.  
C.E.O.- Sandra Travis Griffin, President  
155 Riverbend Drive, Charlottesville, VA 22901  
11508 Bend Bow Drive, Fredericksburg, VA 22407  
4900-4902 Fitzhugh Avenue, Richmond, VA 23230  
424 Oakmeads Crescent, Virginia Beach, VA 23462  
230 West Main Street, Wakefield, VA 23888

MLB-434

Unity Mortgage Corp.  
C.E.O.- Jack Quan, President  
9801 Broken Land Parkway, Suite 103, Columbia, MD 21046

MLB-239

Virginia State Mortgage, Inc.  
C.E.O.- Jennifer Jacobs-Ayers, President  
3130 Chaparral Drive, Suite 106, Roanoke, VA 24018  
5175 Peters Creek Road NW, Roanoke, VA 24019

MLB-233

Wall Street Mortgage Corporation  
C.E.O.- Steven A. Spiegelman, President  
10000 Falls Road, Suite 304, Potomac, MD 20854

MLB-209

Washington Suburban Financial Services, Inc.  
C.E.O.- Myron Golob, President  
6828 Commerce Street, Suite 101, Springfield, VA 22150

MLB-302

Western Freedom Mortgage Corporation (Used in Va by: Freedom Mortgage Corporation)  
C.E.O.- Kevin P. Gates  
2363 South Foothill Drive, Salt Lake City, UT 84109

MLB-98

Weyerhaeuser Mortgage Company  
C.E.O.- Donald Lange, President  
12701 Fair Lakes Circle, Suite 275, Fairfax, VA 22033



LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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1320 Willow Pass Road, Suite 480, Concord, CA 94520  
8880 Rio San Diego Drive, Suite 750, San Diego, CA 92108  
1551 N. Tustin Avenue, Suite 650, Santa Ana, CA 92701  
6320 Canoga Avenue, 9th Floor, Woodland Hills, CA 91367  
6305 Ivy Lane, Suite 700, Greenbelt, MD 20770  
700 Old Line Centre, Suite 309, Waldorf, MD 20602  
1775 Pyramid Place, Suite 105, Memphis, TN 38132  
14500 Avion Parkway, Suite 310, Chantilly, VA 20151  
199 Liberty Street, S.W., Leesburg, VA 22075  
825 Diligence Drive, Suite 226, Newport News, VA 23606  
1003 Easy Street, Martinsburg, WV 25401

MLB-409

Williamson & Schultz, L.L.C. d/b/a Skyline Mortgage Group  
C.E.O.- Dale B. Williamson, Chairman Of The Board  
2313 Saint Bedes Court, Reston, VA 22091

MLB-381

Wilshire Credit Corporation  
C.E.O.- Andrew Wiederhorn, President  
1776 SW Madison Street, Suite 300, Portland, OR 97205

LIST OF MORTGAGE LENDER AND BROKER LICENSEES  
AND THEIR AUTHORIZED OFFICES (Continued)

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\* License was surrendered after December 31, 1996

INDUSTRIAL LOAN ASSOCIATIONS CONSOLIDATED STATEMENT  
OF FINANCIAL CONDITION AS OF DECEMBER 31

	1995	1996
<b>ASSETS</b>		
1. Cash and balances due from depository institutions . .	\$1,506,178	\$1,506,645
2. U.S. Government securities . . . . .	0	0
3. Other securities . . . . .	0	0
4. Loans receivable . . . . .	47,282,695	61,489,098
LESS: Valuation reserve. . . . .	474,689	242,461
LESS: Unearned income. . . . .	1,145,525	1,347,537
Net loans receivable. . . . .	45,662,481	59,899,100
5. Land and building . . . . .	1,419,071	2,213,251
6. Equipment, furniture and fixtures. . . . .	58,457	61,896
7. Other real estate owned . . . . .	1,785,382	2,676,788
8. Other assets . . . . .	3,833,432	27,548,052
9. TOTAL ASSETS. . . . .	<u>\$54,265,001</u>	<u>\$93,905,732</u>
<b>LIABILITIES</b>		
10. Borrowings from financial institutions . . .	\$31,579,563	\$44,319,202
11. Borrowings from individuals. . . . .	6,251,528	8,202,972
12. Borrowings from shareholders. . . . .	2,524,929	0
13. Other borrowings. . . . .	45,000	2,344,000
14. Accrued interest . . . . .	150,190	0
15. Accrued taxes . . . . .	563,006	1,005,885
16. Mortgage indebtedness and capitalized leases. .	524,254	478,000
17. Other liabilities. . . . .	726,044	1,873,414
18. TOTAL LIABILITIES . . . . .	<u>\$42,364,514</u>	<u>58,223,473</u>
<b>CAPITAL</b>		
19. Preferred stock . . . . .	2,000	1,400
20. Common stock . . . . .	1,359,805	1,360,825
21. Surplus. . . . .	6,021,231	24,607,252
22. Undivided profits . . . . .	4,517,451	9,712,782
23. Reserves . . . . .	0	0
24. TOTAL CAPITAL . . . . .	<u>\$11,900,487</u>	<u>\$35,682,259</u>
25. TOTAL LIABILITIES AND CAPITAL. .	<u>\$54,265,001</u>	<u>\$93,905,732</u>

LIST OF INDUSTRIAL LOAN ASSOCIATIONS  
AND THEIR AUTHORIZED OFFICES

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ALEXANDRIA

First Mount Vernon Industrial Loan Association  
1700 Diagonal Road, Suite 730, 22314  
President - Arthur G. Bennett  
Assets - \$4,708,602

CLIFTON FORGE

Industrial Loan Company  
508 Main Street, 24422  
President - Frederick F. Johnson  
Assets - \$639,691

RICHMOND

Sterling Industrial Loan Association  
5516 Falmouth Street, Suite 301, 23230  
Exec. Vice President - William B. Bower  
Assets - \$710,502

Commercial Credit Plan Industrial Loan Company  
Parham Plaza Shopping Center,  
1514 Parham Road, 23229  
President - A. K. McClung, Jr.  
Assets - \$11,292,377

Realty Industrial Loan Corporation  
210 East Main Street, 23219  
President - Hilton W. Goodwyn, Jr.  
Assets - \$806,560

VIRGINIA BEACH

Approved Financial Corp.  
3420 Holland Road, Suite 107, 23450  
President - Alan D. Wykle  
Assets - \$75,748,000

Beneficial Industrial Loan Association  
3420 Holland Road, Suite 107, 23452  
President - Alan D. Wykle  
Assets - \$0

First Industrial Loan Association  
Reflections I, Suite 320, 2809 S. Lynnhaven Road, 24352  
President - Timothy F. Miller  
Assets - \$0

MONEY ORDER SELLERS  
(Licensed Pursuant to Chapter 12, Title 6.1 of the Code of Virginia)

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Addington Oil Corporation P. O. Box 125 Gate City, VA 24251	Thomas Cook Australia PTY, Limited c/o Thomas Cook Group(Canada)Ltd Scotia Plaza 100 Yonge Street, 15th Floor Toronto, Ontario M5C 2W1, NA
American Express Travel Related Services Company, Inc. 200 Vesey Street New York, NY 10285	Thomas Cook Currency Services, Inc. c/o Thomas Cook Group(Canada)Ltd Scotia Plaza 100 Yonge Street, 15th Floor Toronto, Ontario M5C 2W1, NA
Barclays Bank, PLC 222 Broadway New York, NY 10038	Thomas Cook, Inc. c/o Thomas Cook Group(Canada)Ltd Scotia Plaza 100 Yonge Street, 15th Floor Toronto, Ontario M5C 2W1, NA
Citicorp Services, Incorporated 8430 West Bryn Mawr Avenue Chicago, IL 60631	Thomas Cook, Inc. c/o Thomas Cook Group(Canada)Ltd Scotia Plaza 100 Yonge Street, 15th Floor Toronto, Ontario M5C 2W1, NA
Comdata Network, Inc. 5301 Maryland Way Brentwood, TN 37027	Travelers Express Company, Inc. 1550 Utica Avenue South Minneapolis, MN 55416
Global Express Money Orders, Inc. 8819 Monard Drive Silver Spring, MD 20910	Travellers Cheque Associates Limited c/o American Express Company 200 Vesey Street New York, NY 10285
Integrated Payment Systems, Inc. 6200 South Quebec Street Englewood, CO 80111	Western Union Financial Services, Inc. C/O First Data Corporation 6200 S. Quebec Street, Suite 370 Englewood, CO 80111
Interpayment Services Limited c/o Thomas Cook Group(Canada)Ltd Scotia Plaza 100 Yonge Street, 15th Floor Toronto, Ontario M5C 2W1, NA	
Merchants Express Money Order Company 1029 Mumma Road Wormleysburg, PA 17043	
Mid-America Money Order Company 500 West Broadway Louisville, KY 40202	
Neupar, Inc. 5066 Spring Cove Court Crozet, VA 22932	
New York Bay Remittance Corp. 61 Broadway, Suite 1417 New York, NY 10006	
RIA Telecommunications, Inc. 575 Lexington Avenue, 30th Floor New York, NY 10022	
Racetrac Petroleum, Inc. P. O. Box 105035 Atlanta, GA 30348-5035	
Short Stop Food Stores, Inc. 11300 Hull Street Road Midlothian, VA 23112	
Societe Francaise Du Cheque De Voyage c/o American Express Company 200 Vesey Street New York, NY 10285	

NON-PROFIT DEBT COUNSELING AGENCIES  
(Licensed Pursuant to Chapter 10.1, Title 6.1 of the Code of Virginia)

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American Credit Counselors, Inc.  
7000 Peters Creek Road  
Roanoke, VA 24019  
Br: 4207 Wards Road, Lynchburg, VA 24502

Center for Child & Family Services, Inc. d/b/a Consumer Credit Counseling Service of Hampton Roads  
2021 Cunningham Drive, Suite 400  
Hampton, VA 23666

Brs: Langley Air Force Base, Building Number 467, Hampton, VA 23665  
12750 Jefferson Avenue, Newport News, VA 23602  
1317 Patton Avenue, Fort Eustis, Newport News, VA 23604  
2700 Washington Avenue, 1st. Floor, Newport News, VA 23607  
312 Waller Mill Road, Williamsburg, VA 23185

Child and Family Service of Southwest Hampton Roads, Inc.  
1805 Airline Boulevard  
Portsmouth, VA 23707

Br: 1021 Eden Way North, Suite 130, Chesapeake, VA 23320

Consumer Credit Counseling Service of Greater Washington, Inc.  
3927 Old Lee Highway Suite 101-E  
Fairfax, VA 22030

Brs: 801 North Pitt Street, Alexandria, VA 22314  
2111 Wilson Blvd., Suite 765, Arlington, VA 22201  
9B Loudoun Street, S.W. Suite 250, Leesburg, VA 22075  
10629 Crestwood Drive, Manassas, VA 22110  
2971 Valley Avenue, Suite 2, Winchester, VA 22601  
12662-B Lake Ridge Drive, Woodbridge, VA 22192

Consumer Credit Counseling Service of Southwestern Virginia, Inc.  
7000 Peters Creek Road  
Roanoke, VA 24019

Brs: 506 Cumberland Street, Bristol, VA 24201  
209-211 Roanoke Street, Suite 2, Christiansburg, VA 24073  
900 Starling Avenue, Suite A, Martinsville, VA 24113

Consumer Credit Counseling Service of Virginia, Inc. d/b/a Credit Counselors - Tidewater  
6 North Sixth Street, Suite 200  
Richmond, VA 23219

Brs: 209-210 Commonwealth Center, 300 Preston Avenue, Charlottesville, VA 22902  
1417 N. Battlefield Blvd., Suite 295, Chesapeake, VA 23320  
3601 Boulevard, Suite B, Colonial Heights, VA 23634  
153 Deer Run Road, Danville, VA 24540  
200 North Main Street, Farmville, VA 23901  
307 East Third Street, Farmville, VA 23901  
416 Westwood Office Park, Fredericksburg, VA 22401  
2013 Cunningham Drive, Suite 100, Hampton, VA 23666-3306  
370-V Neff Avenue, Harrisonburg, VA 22801  
7443 Lee-Davis Road, Suite 307, Mechanicsville, VA 23111  
12917 Jefferson Avenue, Suite O, Newport News, VA 23608  
710 Little Creek Road, Norfolk, VA 23513  
Elmhurst Square I, 5600 Portsmouth Blvd, Portsmouth, VA 23701  
4792 Finlay Street, Suite 2, Richmond, VA 23231  
605 North Courthouse, Suite 102, Richmond, VA 23236  
8505 Maryland Drive, Richmond, VA 23294  
1600 North Coalter Street Suite 5B, Staunton, VA 24401  
1604 Hilltop West Executive Center, Suite 304, Virginia Beach, VA 23451

NON-PROFIT DEBT COUNSELING AGENCIES (Continued)  
(Licensed Pursuant to Chapter 10.1, Title 6.1 of the Code of Virginia)

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Consumer Credit Counseling Service of Virginia, Inc. d/b/a Credit Counselors - Tidewater (Continued)

Brs: 6477 College Park Square, The Atrium, Suite 100-102, Virginia Beach, VA 23464  
Giant Square Shopping Center, 717 Independence Blvd., Suite 207, Virginia Beach, VA 23455

Family Service of Central Virginia Incorporated d/b/a Consumer Credit Counseling Service of Central Virginia  
2600 Memorial Avenue, Suite 201  
Lynchburg, VA 24501

Family Services of Tidewater, Inc. d/b/a Consumer Credit Counseling Services of Tidewater  
222 19th Street West  
Norfolk, VA 23517

Brs: 217 A North College Drive, Franklin, VA 23851  
707 Gittings Street, Suite 170, Suffolk, VA 23434  
4456 Corporation Lane, Suite 312, Virginia Beach, VA 23462

Harbour Credit Counseling Services, Inc.  
101 North Lynnhaven Road, Suite 200  
Virginia Beach, VA 23452

United Credit Management, Inc. d/b/a National Credit Counseling Services, Inc.  
8201 Greensboro Drive, Suite 1000  
McLean, VA 22102

CHECK CASHERS  
(Registered Pursuant to Chapter 17, Title 6.1 of the Code of Virginia)

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Ace Cash Express, Inc. 7611 G-1 Richmond Highway, South Val Alexandria 22306	Liberty Check Exchange, Inc. d/b/a Anykind Check Cashing 21 E. Broad Street Richmond 23219
Arash, Incorporated d/b/a Checks Cashed Etc. 4630 Jefferson Davis Highway Richmond 23234	Lucky-Semmes, Inc. 418 Cowardin Avenue Richmond 23224
Baker Associates, Inc. d/b/a Check-X-Change 3844 George Washington Highway Portsmouth 23702	Mark L. Warner d/b/a Mr. Money Check Cashing 52 West Mercury Boulevard Hampton 23669
Bay Check Cashing, Inc. 9583 Shore Drive Norfolk 23518	Pa-Pa Check Cashing 1034 N. Washington Street Petersburg 23803
Bitco, Inc. d/b/a Fair Play Convenience Stores 1235 Mosby Street Richmond 23233	Save-X, U.S.A., Inc. 1708 Williamson Road Roanoke 24012
Cash-A-Check 338 Amaret Street Fredericksburg 22401	Seventh Lucky, Inc. d/b/a Lucky Convenience Store 13636 Genito Road Midlothian 23113
Eagle Financial, Incorporated d/b/a Almost-A-Banc 8385 Richmond Highway Alexandria 22309	Shamrock Incorporated of Richmond d/b/a Lucky Convenience Stores 2001 Mechanicsville Turnpike Richmond 23223
East End Checkcashing Inc. 3309 Jefferson Avenue Newport News 23607	Supermail International, Inc. d/b/a Cash 'N Shop 6751 Wilson Boulevard Falls Church 22042
Eighth Lucky, Inc. 3338 North Boulevard Street Richmond 23230	Terrell L. Gravely 3512 Campbell Avenue Lynchburg 24501
Financial Exchange Company of Virginia, Inc. d/b/a Almost-A- Banc 5649 Princess Anne Road Virginia Beach 23462	The New Southern, Inc. d/b/a Southern Pawn Shop 10 E. Campbell Avenue Roanoke 24011
Fourth Lucky, Inc. d/b/a Lucky Convenience Stores 101 East Brookland Park Boulevard Richmond 23222	Third Lucky, Inc. d/b/a Lucky Convenience Stores 1600 Mechanicsville Turnpike Richmond 23223
Hopp's Inc. d/b/a Check Express 4712 N. Southside Plaza Richmond 23224	Ulysses Turner d/b/a Church Square Check Cashing 850-C Church Street Norfolk 23510
Integra Group, Inc. d/b/a Community Cash Services 1353 Lee Highway Bristol 24201	Virginia Checkcashers, Inc. 1128B London Blvd Portsmouth
JimBec Enterprises, Inc. d/b/a Check-X-Change 72 Colony Road Newport News 23602	
LaNell B. Hayward d/b/a E-Z Financial 2546 S. Crater Road Petersburg 23805	
Lamar M. Jolly d/b/a Express Cash 104 Jesse Street Yorktown 23693	



CHECK CASHERS (Continued)  
(Registered Pursuant to Chapter 17, Title 6.1 of the Code of Virginia)

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