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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Report of the Bureau of Financial Institutions

______________________________

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 cashier 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 cashier registrations.
## APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996

### NEW MORTGAGE BROKER LICENSES

<table>
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<td>MB-917</td>
<td>Ransford K. Fumey &amp; Abdulai Conteh t/a Landmark Financial &amp; Accounting Associates</td>
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<td>James W. Respess</td>
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<td>Townsend &amp; Wright Mortgage Corporation</td>
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## APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996

### NEW MORTGAGE BROKER LICENSES (Continued)

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<td>Guardhill Financial Corp.</td>
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NEW MORTGAGE BROKER LICENSES (Continued)

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<td>John Jeffrey Peedin d/b/a Valley First Mortgage</td>
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### APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996

#### NEW MORTGAGE BROKER LICENSES (Continued)

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

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### NEW MORTGAGE LENDER AND BROKER LICENSES

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<td>05/28/96</td>
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<tr>
<td>03/20/96</td>
<td>MLB-411</td>
<td>AAA Mortgage and Financial Corporation db/a CommonPoint Mortgage</td>
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<tr>
<td>05/03/96</td>
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<tr>
<td>04/02/96</td>
<td>MLB-409</td>
<td>Williamson &amp; Schultz, L.L.C. db/a Skyline Mortgage Group</td>
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<td>05/17/96</td>
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<tr>
<td>04/09/96</td>
<td>MLB-416</td>
<td>Capital Direct Funding Group, Inc.</td>
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<td>07/08/96</td>
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<tr>
<td>04/19/96</td>
<td>MLB-412</td>
<td>Fidelity First Mortgage, LLC db/a Union First Funding Group</td>
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<td>08/14/96</td>
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<tr>
<td>04/25/96</td>
<td>MLB-414</td>
<td>HomeComings Financial Network, Inc.</td>
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<td>06/12/96</td>
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<td>04/26/96</td>
<td>MLB-415</td>
<td>Carolina Mortgage Brokers, Inc. db/a CMB Mortgage</td>
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<tr>
<td>05/31/96</td>
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<tr>
<td>05/06/96</td>
<td>MLB-417</td>
<td>Rocuda Mortgage Co.</td>
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<td>06/24/96</td>
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<tr>
<td>05/10/96</td>
<td>MLB-418</td>
<td>Alternative Lending Mortgage Corporation (Used in VA by: Mortgage America, Inc.)</td>
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<td>08/14/96</td>
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<td>05/14/96</td>
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<td>Imperial Home Loans, Inc.</td>
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<td>07/12/96</td>
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<td>05/16/96</td>
<td>MLB-420</td>
<td>American Lending Group of Maryland, Inc. (Used in VA by: American Lending Group, Incorporated)</td>
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<td>07/24/96</td>
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<td>05/17/96</td>
<td>MLB-421</td>
<td>Legacy Financial Group, Inc.</td>
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<td>05/30/96</td>
<td>MLB-425</td>
<td>1st Innovative Mortgage Corporation</td>
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## APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996

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

<table>
<thead>
<tr>
<th>DATE REC'D</th>
<th>LICENSE NUMBER</th>
<th>NAME OF APPLICANT</th>
<th>DISPOSITION</th>
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<tbody>
<tr>
<td>06/11/96</td>
<td>MLB-424</td>
<td>Belgravia Financial Services, LLC</td>
<td>Denied 11/04/96</td>
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<td>06/12/96</td>
<td>MLB-426</td>
<td>Aames Funding Corporation d/b/a Aames HomeLoan</td>
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<td>06/21/96</td>
<td>MLB-385</td>
<td>Colonial Mortgage Group, L.L.C.</td>
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<td>06/24/96</td>
<td>MLB-428</td>
<td>America's Mortgage Source, L.L.C.</td>
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<tr>
<td>06/24/96</td>
<td>MLB-429</td>
<td>MortgageAmerica of Alabama, Inc. (Used in VA by: MortgageAmerica, Inc.)</td>
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<td>08/02/96</td>
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<td>U.S. Mortgage Corporation of Virginia</td>
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<td>MLB-432</td>
<td>New England National Mortgage Corporation</td>
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<td>08/27/96</td>
<td>MLB-435</td>
<td>The Merion Group, L.C.</td>
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<td>MLB-436</td>
<td>Fidelity Funding Mortgage Corp.</td>
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<td>MLB-437</td>
<td>Heritage Funding, L.L.C.</td>
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<td>09/13/96</td>
<td>MLB-442</td>
<td>Express Mortgage Corp. of Virginia</td>
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<td>09/18/96</td>
<td>MLB-443</td>
<td>Citywide Mortgage Corporation</td>
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<td>MLB-447</td>
<td>Mortgage Choice, Inc.</td>
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<td>11/05/96</td>
<td>MLB-440</td>
<td>First Bankers Mortgage Services, Inc.</td>
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<td>11/18/96</td>
<td>MLB-449</td>
<td>Consumer Security Mortgage, Inc.</td>
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<td>11/20/96</td>
<td>MLB-451</td>
<td>Chesapeake Mortgage Services, Inc.</td>
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<td>11/26/96</td>
<td>MLB-452</td>
<td>HomeOwners Mortgage &amp; Equity, Inc.</td>
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<td>12/04/96</td>
<td>MLB-453</td>
<td>CBSK Financial Group, Inc.</td>
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<td>12/16/96</td>
<td>MLB-454</td>
<td>Anchor Financial Group, Inc.</td>
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</table>
### APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1996

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

<table>
<thead>
<tr>
<th>DATE RECED</th>
<th>LICENSE NUMBER</th>
<th>NAME OF APPLICANT</th>
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<td>12/23/96</td>
<td>MLB-455</td>
<td>1st Financial Funding Corp.</td>
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#### ACQUISITIONS OF MORTGAGE COMPANIES

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<th>DATE RECEIVED</th>
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<th>ACTIVITY</th>
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<tbody>
<tr>
<td>02/27/96</td>
<td>Furman Selz Holding LLC to acquire 100% ownership of RJ Residential Funding Corp., ML-187</td>
<td>Withdrawn 03/06/96</td>
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<tr>
<td>04/01/96</td>
<td>Robert E. Campbell to acquire 100% ownership of Dynamics Financial Inc, MLB-330</td>
<td>Approved 05/30/96</td>
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<tr>
<td>04/08/96</td>
<td>Stephen Z. Hoff to acquire 100% ownership of Brokers Commitment Corporation, MLB-374</td>
<td>Approved 05/09/96</td>
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<td>04/10/96</td>
<td>Dominion Capital, Inc. to acquire 100% ownership of Saxon Mortgage, Inc., ML-147</td>
<td>Approved 05/09/96</td>
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<tr>
<td>04/16/96</td>
<td>John T. Papaloizos to acquire 33% ownership of Federal Capital Funding Corp, MLB-269</td>
<td>Approved 06/11/96</td>
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<tr>
<td>04/22/96</td>
<td>Kenwood Associates Employee Stock Ownership Trust to acquire 80% ownership of Kenwood Associates, Inc., MLB-243</td>
<td>Approved 06/17/96</td>
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<tr>
<td>05/17/96</td>
<td>Charles C. Ryan to acquire 35% ownership of Business Advisory Systems, Inc. db/a Breckinridge Mortgage, MB-480</td>
<td>Approved 06/27/96</td>
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<tr>
<td>05/17/96</td>
<td>Gilbert P. Dively to acquire 35% ownership of Business Advisory Systems, Inc. db/a Breckinridge Mortgage, MB-480</td>
<td>Approved 06/27/96</td>
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<td>06/06/96</td>
<td>David W. Hollopeter to acquire 25% ownership of Intercoastal Mortgage Company, MLB-139</td>
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<td>08/20/96</td>
<td>Aames Financial Corporation to acquire 100% ownership of One Stop Mortgage, Inc., ML-233</td>
<td>Approved 08/26/96</td>
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<td>09/23/96</td>
<td>H&amp;R Block, Inc. to acquire 100% ownership of Block Mortgage Company, L.L.C., ML-209</td>
<td>Approved 10/16/96</td>
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<td>10/01/96</td>
<td>Assa T. Trinh to acquire 95% ownership of Vina Mortgage &amp; Investment Company, MB-662</td>
<td>Withdrawn 11/22/96</td>
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<td>11/01/96</td>
<td>C. Richard Bell to acquire 50% ownership of Capitol Mortgage Bankers, Inc., MLB-303</td>
<td>Pending</td>
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<tr>
<td>11/06/96</td>
<td>AMRESCO Residential Mortgage Corporation to acquire 100% ownership of Express Funding, Inc., ML-142</td>
<td>Approved 12/30/96</td>
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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. Gade Drive, Suite 202, Rockville, MD 20850

March 08 Beckner's Run & Assoc., Inc. opened for business at 4085 Lee Highway, North, Fincastle, VA 24090
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)

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<tr>
<th>Month</th>
<th>Date</th>
<th>Company Name &amp; Details</th>
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<tbody>
<tr>
<td>May</td>
<td>24</td>
<td>Paramount Mortgage Corporation opened for business at 12119 Indian Creek Court, Beltsville, MD 20705</td>
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<td>May</td>
<td>30</td>
<td>Mortgage Masters, Inc. t/a Money Marketing, Inc. opened for business at 8201 Corporate Drive, Suite 620, Landover, MD 20785</td>
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<tr>
<td>June</td>
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<td>Homestead Financial, Inc. opened for business at 6564 Forsythia Street, Springfield, VA 22150</td>
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<td>June</td>
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<td>Capital Home Funding Corporation opened for business at 11120 New Hampshire Ave., Suite 505, Silver Spring, MD 20904</td>
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<td>June</td>
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<td>NVX, Incorporated opened for business at 4505 Deane Court, Alexandria, VA 22312</td>
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<td>June</td>
<td>17</td>
<td>Copeland Mortgage Services, Inc. opened for business at 410 Oakmears Crescent, Suite 201, Virginia Beach, VA 23462</td>
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<td>June</td>
<td>17</td>
<td>Academy Mortgage, Inc. opened for business at 2732 Maurice Walk Court, Glen Allen, VA 23060</td>
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<td>June</td>
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<td>Brookstone Mortgage, Inc. opened for business at 8320 Old Courthouse Road, Suite 101, Vienna, VA 22812</td>
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<td>July</td>
<td>09</td>
<td>Dominion First Mortgage Corporation opened for business at 7104-A Davis Ford Road, Manassas, VA 22111</td>
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<td>July</td>
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<td>Lancorp Financial Network Inc. opened for business at 108 North 8th Street, Ocean City, MD 21842</td>
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<td>July</td>
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<td>Perry M. Hawkins opened for business at 1109 Derken Court, Virginia Beach, VA 23464</td>
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<td>July</td>
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<td>Payne Financial Services, Ltd. opened for business at 8629 Sudley Road, Suite 202, Manassas, VA 22110</td>
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<td>July</td>
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<td>P C Mortgage, Inc. opened for business at 12555 High Bluff Drive, Suite 300, San Diego, CA 92130</td>
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<td>July</td>
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<td>Federal Home Funding Corporation opened for business at 900 University Boulevard, West, Silver Spring, MD 20902</td>
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<tr>
<td>July</td>
<td>17</td>
<td>Capital Seekers Inc. opened for business at 1 Zilicoa Street, Asheville, NC 28801</td>
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<td>July</td>
<td>22</td>
<td>John Jeffrey Peedin d/b/a Valley First Mortgage opened for business at 70 River Road, Littleton, NC 27850</td>
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<tr>
<td>July</td>
<td>22</td>
<td>Nationwide Financial Corp opened for business at 9302 D Old Keene Mill Road, Burke, VA 22015</td>
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<tr>
<td>July 24</td>
<td>Pond Point Mortgage Company opened for business at 6401 Golden Triangle Dr., Suite 450, Greenbelt, MD 20770</td>
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<td>July 26</td>
<td>TelNet Financial Corporation opened for business at 1700 Rockville Pike, Suite 145, Rockville, MD 20852</td>
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<tr>
<td>August 1</td>
<td>Express Mortgage, Inc. opened for business at 739 Thimble Shoals Blvd, Suite 704, Newport News, VA 23606</td>
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<tr>
<td>August 1</td>
<td>E. M. Willis Mortgage Corporation opened for business at 4550 Montgomery Avenue, Suite 436, Bethesda, MD 20814</td>
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<tr>
<td>August 1</td>
<td>Landmark Mortgage, Inc. opened for business at 46859 Harry Byrd Highway, Sterling, VA 20165</td>
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<tr>
<td>August 1</td>
<td>Hope Mortgage Company, Inc. opened for business at 6 Argosy Circle, Gaithersburg, MD 20878</td>
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<tr>
<td>August 1</td>
<td>Mortgage America Companies, Inc. opened for business at 4421 Nicole Drive, Lanham, MD 20706</td>
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<tr>
<td>August 16</td>
<td>American Lending Group, Inc. opened for business at 880 Corporate Drive, Suite 300, Lexington, KY 40503</td>
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<td>August 19</td>
<td>Select Mortgage Services, L.L.C. opened for business at 9701 Gayton Road, Richmond, VA 23233</td>
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<td>August 23</td>
<td>Dwight E. Monger opened for business at 432 Mill Creek Road, Luray, VA 22835</td>
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<tr>
<td>August 26</td>
<td>Charles W. Toney t/a Virginia Mortgage Center opened for business at 1904 Byrd Avenue, Suite 218, Richmond, VA 23280</td>
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<td>August 28</td>
<td>Frank T. Yoder Mortgage, Inc. opened for business at 103 Wesley Road, Shiloh, NC 27974</td>
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<td>September 3</td>
<td>Money Lenders, Inc. opened for business at 3503 Forester Road, Roanoke, VA 24015</td>
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<tr>
<td>September 24</td>
<td>Mid-Atlantic Mortgage Corporation opened for business at 7265 Mosby Drive, Warrenton, VA 20187</td>
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<td>September 26</td>
<td>Financial Security Consultants, Inc. opened for business at 1402 York Road, Lutherville, MD 21093</td>
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<td>October 7</td>
<td>Pennywise Mortgage, Inc. d/b/a Nations Residential Mortgage opened for business at 10750 Baltimore Boulevard, Beltsville, MD 20705</td>
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<tr>
<td>October 18</td>
<td>Richard K. Halterman, II d/b/a Prime Financial Services opened for business at 45 Chetola Trail, Fort Defiance, VA 24437</td>
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## NEW MORTGAGE BROKERS (Continued)

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Company Name</th>
<th>Address Details</th>
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<tbody>
<tr>
<td>November</td>
<td>04</td>
<td>MortgagePrime, L.L.C.</td>
<td>1651 Old Meadow Road, Suite 405, McLean, VA 22102</td>
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<td>November</td>
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<td>First Rate Mortgage Corporation</td>
<td>900 John Randolph Boulevard, South Boston, VA 24592</td>
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<td>December</td>
<td>01</td>
<td>Metrofund Maryland, Inc.</td>
<td>4510 Wetherill Road, Bethesda, MD 20816</td>
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<tr>
<td>December</td>
<td>01</td>
<td>U.S.A. Financial Services, Inc.</td>
<td>14100 Sullyfield Circle, Suite 200, Chantilly, VA 22151</td>
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<tr>
<td>December</td>
<td>09</td>
<td>John H. Yates</td>
<td>20042 Greenbriar Circle, Bristol, VA 24202</td>
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<tr>
<td>December</td>
<td>15</td>
<td>Apple Tree Mortgage, Inc.</td>
<td>201 W. Sullivan Street, Kingsport, TN 37660</td>
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<tr>
<td>December</td>
<td>18</td>
<td>The Mortgage Corporation</td>
<td>4001 N. 9th Street, Suite 100A, Arlington, VA 22203</td>
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</table>

## NEW MORTGAGE LENDERS

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
<th>Company Name</th>
<th>Address Details</th>
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<tbody>
<tr>
<td>January</td>
<td>01</td>
<td>Block Mortgage Company, L.L.C.</td>
<td>5445 Glenside Drive, Suite 201, Richmond, VA 23228</td>
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<tr>
<td>January</td>
<td>01</td>
<td>Unicor Mortgage, Inc.</td>
<td>4041 Essen Lane, Baton Rouge, LA 70809</td>
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<tr>
<td>January</td>
<td>04</td>
<td>Mortgage Lenders Association, Inc.</td>
<td>1401 Greenbrier Parkway, Suite 150-A, Chesapeake, VA 23320</td>
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<tr>
<td>January</td>
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<td>Independent National Mortgage Corporation</td>
<td>35 North Lake Avenue, Pasadena, CA 91101</td>
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<tr>
<td>February</td>
<td>05</td>
<td>Residential Mortgage Corp.</td>
<td>2577 Ravenhill Road, Fayetteville, NC 28303</td>
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<td>February</td>
<td>15</td>
<td>First Colonial Mortgage of NJ, Inc.</td>
<td>812 North Wood Avenue, Linden, NJ 07036</td>
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<tr>
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<td>16</td>
<td>Atlas Capital Funding, Inc.</td>
<td>11785 Beltsville Drive, Suite 250, Beltsville, MD 20705</td>
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<td>Regional Investment Co. d/b/a RIC Mortgage Co.</td>
<td>9221 Ward Parkway, Suite 300, Kansas City, MO 64114</td>
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<td>Dovenmuehle Funding, Inc.</td>
<td>1501 Woodfield Road, Suite 400 East, Schaumburg, IL 60173</td>
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<tr>
<td>Date</td>
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<td>Nova Credit Corporation d/b/a Nova Mortgage Credit Corporation</td>
<td>5101 DTC Parkway, Suite 310, Englewood, CO 80111</td>
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<td>April 20</td>
<td>Allied Federal Financial, LLC</td>
<td>838 Ritchie Highway, Suite 4, Severna Park, MD 21146</td>
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<td>May 02</td>
<td>Woodland Capital Corp.</td>
<td>730 Second Avenue South, Suite 415, Minneapolis, MN 55402</td>
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<td>MortEquity of Nevada, Inc. (Used in VA by MorEquity, Inc.)</td>
<td>222 Main Street, Evansville, IN 47708</td>
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<tr>
<td>May 08</td>
<td>One Stop Mortgage, Inc.</td>
<td>200 Baker Street, Costa Mesa, CA 92626</td>
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<td>Home/American Credit, Inc. d/b/a Upland Mortgage</td>
<td>111 Presidential Blvd., Suite 215, Bala Cynwyd, PA 19004</td>
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<td>New Jersey Mortgage and Investment Corp.</td>
<td>5 Becker Farm Road, Roseland, NJ 07068</td>
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<td>United Financial Mortgage Corp. of Virginia</td>
<td>600 Enterprise Drive, Suite 206, Oak Brook, IL 60521</td>
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<td>First Security Financial Services, Inc.</td>
<td>164 Madison Avenue, New York, NY 10016</td>
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<td>June 18</td>
<td>21st Century Mortgage Corporation</td>
<td>607 Market Street, Suite 521, Knoxville, TN 37902</td>
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<td>Security Funding &amp; Leasing Corp.</td>
<td>501 Great Road, Unit 105, North Smithfield, RI 02906</td>
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<td>DecisionOne Mortgage Company, LLC</td>
<td>6109 Brace Road, Charlotte, NC 28211</td>
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<td>Emergent Mortgage Corp.</td>
<td>208 Garvin Street, Pickens, SC 29671</td>
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<td>Apollo Mortgage and Financial Services, Inc.</td>
<td>10812 Gandy Boulevard, St. Petersburg, FL 33702</td>
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<td>Harborside Financial Network, Inc.</td>
<td>334 Via Vera Cruz, Suite 254, San Marcos, CA 92069</td>
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<td>August 16</td>
<td>FHB Funding Corp.</td>
<td>9881 Broken Land Parkway, Suite 402, Columbia, MD 21046</td>
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<tr>
<td>August 20</td>
<td>Arlington Capital Mortgage Corporation</td>
<td>4 Greenwood Square, Suite 105, Bensalem, PA 19020</td>
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### STATUS CHANGES - 1996

#### NEW MORTGAGE LENDERS (Continued)

<table>
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<tr>
<th>Date</th>
<th>Lender Name</th>
<th>Address</th>
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<tbody>
<tr>
<td>August 30</td>
<td>Firstplus Financial, Inc.</td>
<td>1250 Mockingbird Lane, Dallas, TX 75247</td>
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<tr>
<td>August 30</td>
<td>Cross Keys Capital, L.P.</td>
<td>20 Valley Road, Hershey, PA 17033</td>
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<tr>
<td>October 2</td>
<td>Mical Mortgage, Inc.</td>
<td>5151 Murphy Canyon Road, Ste. 220, San Diego, CA 92123</td>
</tr>
<tr>
<td>October 17</td>
<td>BNC Mortgage, Inc.</td>
<td>1740 East Garry Avenue, Suite 109, Santa Ana, CA 92705</td>
</tr>
<tr>
<td>October 22</td>
<td>EquiFirst Corporation</td>
<td>7422 Carmel Executive Park, Ste. 300, Charlotte, NC 28226</td>
</tr>
<tr>
<td>November 4</td>
<td>American Mortgage &amp; Financial Services, Inc. d/b/a American Liberty Mortgage</td>
<td>6100 Lake Forrest Drive, Suite 580, Atlanta, GA 30328</td>
</tr>
<tr>
<td>November 15</td>
<td>Dynex Financial, Inc.</td>
<td>4880 Cox Road, Glen Allen, VA 23060</td>
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<tr>
<td>December 31</td>
<td>Aegis Mortgage Corporation</td>
<td>2500 CityWest Boulevard, Suite 1200, Houston, TX 77042</td>
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</table>

#### NEW MORTGAGE LENDER AND BROKER

<table>
<thead>
<tr>
<th>Date</th>
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<th>Address</th>
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<tbody>
<tr>
<td>January 2</td>
<td>Capstead, Inc.</td>
<td>2711 North Haskell Ave., Suite 1000, Dallas, TX 75204</td>
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<tr>
<td>March 25</td>
<td>Advantage Mortgage Company, L.L.C. t/a Bay Mortgage</td>
<td>600 Crawford Street, Suite 100, Portsmouth, VA 23704</td>
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<tr>
<td>April 1</td>
<td>Mortgage South, Inc.</td>
<td>4900 Fitzhugh Avenue, Richmond, VA 23230</td>
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<tr>
<td>April 1</td>
<td>Advantage Real Estate L.L.C.</td>
<td>6800 Backlick Road, Suite 301, Springfield, VA 22150</td>
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<td>April 9</td>
<td>Fieldstone Mortgage Company</td>
<td>2 North Charles Street, Baltimore, MD 21201</td>
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<td>May 1</td>
<td>MCA Mortgage Corporation</td>
<td>23999 Northwestern Hwy., Suite 260, Southfield, MI 48075</td>
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<td>May 7</td>
<td>Approved Residential Mortgage, Inc.</td>
<td>3420 Holland Road, Suite 107, Virginia Beach, VA 23452</td>
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<tr>
<td>May 13</td>
<td>AAA Mortgage and Financial Corporation dba CommonPoint Mortgage</td>
<td>3643-A 28th Street, S.E., Grand Rapids, MI 49512</td>
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<tr>
<td>Month</td>
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<td>Event</td>
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<tr>
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<tr>
<td>May</td>
<td>15</td>
<td>Mason Dixon Funding, Inc. opened for business at 12165 Darnstown Road, Gaithersburg, MD 20878</td>
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<tr>
<td>May</td>
<td>17</td>
<td>Williamson &amp; Schultz, L.L.C. d/b/a Skyline Mortgage Group opened for business at 2313 Saint Bedes Court, Reston, VA 22091</td>
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<tr>
<td>June</td>
<td>10</td>
<td>Mortgage Servicing Acquisition Corporation d/b/a National Mortgage Corporation opened for business at 7600 East Orchard Road, Suite 3308, Englewood, CO 80111</td>
</tr>
<tr>
<td>June</td>
<td>10</td>
<td>Orion Financial Services, Inc. opened for business at Koger Executive Center, Bldg. 5, Suite 108, Norfolk, VA 23502</td>
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<tr>
<td>June</td>
<td>25</td>
<td>Carolina Mortgage Brokers, Inc. d/b/a CMB Mortgage opened for business at 8101 Hinson Farm Road, Suite 214, Alexandria, VA 22306</td>
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<tr>
<td>July</td>
<td>09</td>
<td>Rocuda Mortgage Co. opened for business at 205 Kings Mountain Road, Collinsville, VA 24078</td>
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<td>July</td>
<td>12</td>
<td>Chesapeake Investment &amp; Mortgage Corporation opened for business at 103 Paul Mellon Court, Suite A, Waldorf, MD 20602</td>
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<tr>
<td>July</td>
<td>12</td>
<td>MortgageAmerica of Alabama, Inc. (Used in VA by: MortgageAmerica, Inc.) opened for business at 440 Viking Drive, Suite 250, Virginia Beach, VA 23452</td>
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<tr>
<td>July</td>
<td>15</td>
<td>Advanced Financial Services, Inc. opened for business at 56 Amaral Street, East Providence, RI 02915</td>
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<td>July</td>
<td>17</td>
<td>1st Innovative Mortgage Corporation opened for business at 6564 Loisdale Court, Suite 815, Springfield, VA 22150</td>
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<td>July</td>
<td>25</td>
<td>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</td>
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<tr>
<td>August</td>
<td>01</td>
<td>The Leader Mortgage Company opened for business at 1015 Euclid Avenue, Cleveland, OH 44115</td>
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<td>August</td>
<td>07</td>
<td>Aames Funding Corporation d/b/a Aames Home Loan opened for business at 7617 Little River Turnpike, Annandale, VA 22003</td>
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<td>August</td>
<td>20</td>
<td>Fidelity First Mortgage, LLC d/b/a Union First Funding Group opened for business at 10025 Governor Warfield Parkway, Suite 410, Columbia, MD 21044</td>
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<td>August</td>
<td>28</td>
<td>National Consumer Services Corp., L.L.C. opened for business at 16 Perimeter Center East, Suite 1600, Atlanta, GA 30346</td>
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<td>November</td>
<td>13</td>
<td>Citywide Mortgage Corporation opened for business at 8401 Corporate Drive, Suite 250, Landover, MD 20785</td>
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<tr>
<td>November</td>
<td>15</td>
<td>Heritage Funding, L.L.C. opened for business at 11350 Random Hills Road, Suite 760, Fairfax, VA 22030</td>
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**MORTGAGE LENDER/BROKER ADDITIONAL AUTHORITY**

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<thead>
<tr>
<th>Month</th>
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<tr>
<td>January</td>
<td>17</td>
<td>Federal Funding Mortgage Corporation, MB-699, acquired Lender Authority and became MLB-387</td>
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<tr>
<td>February</td>
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<td>Monument Mortgage Corporation, MB-642, acquired Lender Authority and became MLB-390</td>
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<td>March</td>
<td>07</td>
<td>Edmunds Financial Corporation d/b/a Service First Mortgage, MB-409, acquired Lender Authority and became MLB-396</td>
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## STATUS CHANGES - 1996

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

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<th>Event Description</th>
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<tr>
<td>May 20</td>
<td>Equi-Financial, L.P., MLB-273, surrendered its Broker Authority and became ML-248</td>
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<tr>
<td>June 05</td>
<td>Capstead, Inc., MLB-379, surrendered its Broker Authority and became ML-249</td>
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## SURRENDERED LENDER AUTHORITY

<table>
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<th>Event Description</th>
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<tr>
<td>January 22</td>
<td>GOA Mortgage, Inc., MLB-38, surrendered its Lender Authority and became MB-946</td>
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<td>January 29</td>
<td>Long Investments, Inc., MLB-198, surrendered its Lender Authority and became MB-950</td>
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<tr>
<td>May 16</td>
<td>First Mortgage Group, Inc., MLB-14, surrendered its Lender Authority and became MB-989</td>
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<td>May 17</td>
<td>Revolutionary Mortgage Company, MLB-283, surrendered its Lender Authority and became MB-990</td>
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<td>October 15</td>
<td>Colonial Mortgage Corporation, MLB-259, surrendered its Lender Authority and became MB-1033</td>
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<td>Mortgage Lending Services, Inc., MLB-280, surrendered its Lender Authority and became MB-1046</td>
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<tr>
<td>December 13</td>
<td>Consumers Mortgage Corporation, MLB-190, surrendered its Lender Authority and became MB-1050</td>
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<tr>
<td>January 17</td>
<td>MB-657</td>
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<td>ML-100</td>
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<td>MB-455</td>
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### MORTGAGE LENDER/BROKER LICENSES SURRENDERED IN 1996 (Continued)

<table>
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<th>NAME OF LICENSEE</th>
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<tbody>
<tr>
<td>August 22</td>
<td>MB-769</td>
<td>Sandra F. Byrum</td>
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<tr>
<td>September 04</td>
<td>MB-691</td>
<td>Budget Mortgage, Inc.</td>
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<td>September 12</td>
<td>MLB-51</td>
<td>EFG Emco Inc. t/a First Discount Mortgage</td>
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<tr>
<td>September 18</td>
<td>MB-185</td>
<td>Daniel C. Krepinevich</td>
</tr>
<tr>
<td>September 20</td>
<td>MLB-224</td>
<td>The Crescent Mortgage Corporation</td>
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<td>October 04</td>
<td>MB-724</td>
<td>Countywide Mortgage Company, Inc.</td>
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<tr>
<td>October 23</td>
<td>MLB-236</td>
<td>Private Label Mortgage Services Corporation</td>
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<td>October 31</td>
<td>ML-123</td>
<td>National Credit Reports and Appraisal Services, Inc. d/b/a Mortgage Financial Services (MFS)</td>
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<td>November 04</td>
<td>MB-663</td>
<td>Sun Mortgage Corporation</td>
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<td>November 04</td>
<td>ML-172</td>
<td>B First Mortgage Company, Limited Partnership</td>
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<td>November 04</td>
<td>ML-171</td>
<td>B First Residential Corporation</td>
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<td>December 04</td>
<td>MB-627</td>
<td>International Mortgage Association, Inc.</td>
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<td>December 05</td>
<td>MB-174</td>
<td>Robert E. Hayes</td>
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<tr>
<td>December 18</td>
<td>MB-747</td>
<td>Scott M. MacMillan</td>
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<td>MB-950</td>
<td>Long Investments, Inc.</td>
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<td>MB-638</td>
<td>Hamilton Mortgage Services, Inc.</td>
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### MORTGAGE LENDER/BROKER LICENSES REVOKED IN 1996

<table>
<thead>
<tr>
<th>DATE REVOKED</th>
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<th>NAME OF LICENSEE</th>
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<tbody>
<tr>
<td>March 08</td>
<td>MLB-284</td>
<td>Medallion Mortgage Company</td>
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<td>MB-450</td>
<td>Ace Mortgage Corporation</td>
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<td>MB-652</td>
<td>Metro Mortgage Associates, Incorporated</td>
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<td>May 31</td>
<td>MB-464</td>
<td>American Funding &amp; Investment Corporation</td>
</tr>
<tr>
<td>DATE REVOKED</td>
<td>LICENSE NUMBER</td>
<td>NAME OF LICENSEE</td>
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<tr>
<td>May 31</td>
<td>MB-487</td>
<td>Telnet Capital Inc</td>
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<td>MB-790</td>
<td>Financial Security Mortgage Corporation</td>
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<td>MB-788</td>
<td>Century Capital Mortgage, Inc.</td>
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<td>MB-446</td>
<td>Libra Investments Limited</td>
</tr>
<tr>
<td>June 17</td>
<td>MB-812</td>
<td>Gary W. Browning</td>
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</tbody>
</table>
LIST OF MORTGAGE BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES

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
AIR 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 1-2, 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 22035

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)

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 Resisterstown 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
America First 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

39
<table>
<thead>
<tr>
<th>License</th>
<th>Name</th>
<th>C.E.O.</th>
<th>Address</th>
</tr>
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<tr>
<td>MB-435</td>
<td>Ascent Mortgage Company</td>
<td>Leslie L. Bell</td>
<td>5562 Cedar Break Drive, Centreville, VA 22020</td>
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<tr>
<td>MB-820</td>
<td>Atlantic Coast Capital, Inc.</td>
<td>Mark C. DiCarlo</td>
<td>3109 Brambleton Avenue, Suite 200, Roanoke, VA 24018</td>
</tr>
<tr>
<td>MB-538</td>
<td>Atlantic Mortgage Funding Inc</td>
<td>Margaret E. Lynch</td>
<td>14100 Parke Long Court, Suite H, Chantilly, VA 22021</td>
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<tr>
<td>MB-536</td>
<td>Bancorp Mortgage Corporation</td>
<td>Lynn K. McVicker</td>
<td>5813 Fitzhugh Street, Burke, VA 22015</td>
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<tr>
<td>MB-482</td>
<td>Bankers Mortgage Inc</td>
<td>June E. Benning</td>
<td>2350 Arlington Ridge Road, Arlington, VA 22202</td>
</tr>
<tr>
<td>MB-775</td>
<td>Barbara Ann Sauls</td>
<td></td>
<td>7704 Richmond Highway, Suite 200, Alexandria, VA 22306</td>
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<tr>
<td>MB-451</td>
<td>Barry D Needham dba Barson Financial Services</td>
<td></td>
<td>2772 Lewisville Clemmons Road, Clemmons, NC 27012</td>
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<tr>
<td>MB-928</td>
<td>Beckner's Run &amp; Assoc., Inc.</td>
<td>Martha S. Campbell</td>
<td>4085 Lee Highway, North, Fincastle, VA 24090</td>
</tr>
<tr>
<td>MB-541</td>
<td>Benchmark Mortgage, Inc.</td>
<td>Robert L. Hamlin</td>
<td>9283 Old Keene Mill Road, Burke, VA 22015</td>
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<td>MB-692</td>
<td>Best Mortgage, Inc.</td>
<td>Terry T. Fang</td>
<td>3328 Monarch Lane, Annandale, VA 22003</td>
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<tr>
<td>MB-546</td>
<td>Bethesda-Chevy Chase Mortgage Corporation</td>
<td>Kevin R. Gowen</td>
<td>5550 Friendship Blvd, Suite 290, Chevy Chase, MD 20815</td>
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<tr>
<td>MB-258</td>
<td>Bowers, Nelms &amp; Foreville, Inc.</td>
<td>Richard M. Nelms</td>
<td>6150 Mechanicsville Turnpike, Mechanicsville, VA 23111</td>
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<td>9510 Ironbridge Road, Chesterfield, VA 23805</td>
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<td>4806 Market Square Lane, Midlothian, VA 23112</td>
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<td>27 Walnut Blvd., Petersburg, VA 23805</td>
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<td>11600 Busy Street, Suite 100, Richmond, VA 23236</td>
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<td>2800 Buford Road, Suite 105, Richmond, VA 23235</td>
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<td>3307 Church Road, Suite 100, Richmond, VA 23233</td>
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<td>4660 S. Laburnum Avenue, Richmond, VA 23231</td>
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<td>5702 Grove Avenue, Richmond, VA 23226</td>
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LIST OF MORTGAGE BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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 Mostofi, 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)

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
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
   1324 Baffy 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
<table>
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<th>License</th>
<th>Company Name</th>
<th>C.E.O.</th>
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<tr>
<td>MB-620</td>
<td>Comfort Mortgage Incorporated</td>
<td>C.E.O. - Gail L. Lockhart, President</td>
<td>420 B Colonial Avenue, Colonial Beach, VA 22443</td>
</tr>
<tr>
<td>MB-651</td>
<td>Commonwealth Mortgage Corporation</td>
<td>C.E.O. - Frank M. Howard, President</td>
<td>11350 Random Hills Road, Suite 700, Fairfax, VA 22030</td>
</tr>
<tr>
<td>MB-843</td>
<td>Commonwealth Mortgage and Investments, Inc.</td>
<td>C.E.O. - Robert W. Melvin, President</td>
<td>3740 West Hundred Road, Chester, VA 23831</td>
</tr>
<tr>
<td>MB-24</td>
<td>Commonwealth United Mortgage Company</td>
<td>C.E.O. - C. G. Applegate, President</td>
<td>2324 N. Jackson Street, Arlington, VA 22201</td>
</tr>
<tr>
<td>MB-566</td>
<td>Community Development Group Inc of Delaware t/a Community Mortgage Company</td>
<td>C.E.O. - Henry R. Jost, President</td>
<td>7023 Little River Turnpike, Suite 300, Annandale, VA 22003</td>
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<tr>
<td>MB-875</td>
<td>Community Mortgage Corporation</td>
<td>C.E.O. - Darrell G. Swantian, President</td>
<td>12201 Lakeview Parkway, Lake of the Woods, Locust Grove, VA 22407 9050 Pocahontas Trail, Suite A-2, Providence Forge, VA 21340</td>
</tr>
<tr>
<td>MB-82</td>
<td>Congressional Funding, Inc.</td>
<td>C.E.O. - Richard M. Gjennlff, President</td>
<td>77 South Washington St., Suite 205, Rockville, MD 20850 403 Glenn Drive, Sterling, VA 20164</td>
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<tr>
<td>MB-1050</td>
<td>Consumers Mortgage Corporation</td>
<td>C.E.O. - Todd F. Johnson, President</td>
<td>11222 Fox Meadow Drive, Richmond, VA 23233</td>
</tr>
<tr>
<td>MB-583</td>
<td>Continental General Mortgage Co Inc</td>
<td>C.E.O. - Richard Yaffe, President</td>
<td>10 Music Fair Road, Owings Mills, MD 21117</td>
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<tr>
<td>MB-957</td>
<td>Copeland Mortgage Services, Inc.</td>
<td>C.E.O. - Robert C. Dughi, President</td>
<td>410 Oakmears Crescent, Suite 201, Virginia Beach, VA 23462</td>
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<tr>
<td>MB-582</td>
<td>Cornerstone Mortgage, Inc.</td>
<td>C.E.O. - David A. Maddox, President</td>
<td>6205 Sierra Court, Manassas, VA 20111 8628 Centreville Road, Suite 202, Manassas, VA 22110</td>
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<tr>
<td>MB-631</td>
<td>Cosmos Mortgage Corporation</td>
<td>C.E.O. - Jae Hoon Shim, President</td>
<td>5029 Backlick Road, Suite B, Annandale, VA 22003</td>
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<tr>
<td>MB-670</td>
<td>Countryside Mortgage Services Inc</td>
<td>C.E.O. - Michael R. Lange, President</td>
<td>2111 Wilson Boulevard, Suite 809, Arlington, VA 22201</td>
</tr>
</tbody>
</table>
LIST OF MORTGAGE BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

MB-235
Crossstate 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
1760 Reston Parkway, Suite 403, Reston, VA 22090

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, Tabh, VA 23693
7521 Oak Cove Road, Lanexa, VA 23089
2524 George Washington Memorial Hwy., Tabh, 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

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<th>License Number</th>
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<tr>
<td>MB-376</td>
<td>Dorsey Evans t/a Century Finance 8455 Colesville Road, Suite 1080, Silver Spring Centre, Silver Spring, MD 20910</td>
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<tr>
<td>MB-137</td>
<td>Douglas R. Fox d/b/a Fox Mortgage Associates 12500 Fair Lakes Circle, Suite 250, Fairfax, VA 22033</td>
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<tr>
<td>MB-539</td>
<td>Douglas and Edelman Mortgage Services Inc C.E.O.- Jeffrey Douglas, President 12450 Fair Lakes Circle, Suite 200, Fairfax, VA 22033</td>
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<tr>
<td>MB-1000</td>
<td>Dwight E. Monger 432 Mill Creek Road, Luray, VA 22835</td>
</tr>
<tr>
<td>MB-960</td>
<td>E. M. Willis Mortgage Corporation C.E.O.- Edward H. Willis, Jr., President 4550 Montgomery Avenue, Suite 436, Bethesda, MD 20814</td>
</tr>
<tr>
<td>MB-746</td>
<td>Eagle Funding Group, Ltd. C.E.O.- Patrick B. Shelton, President 1130 Main Street, Suite 100, Fairfax, VA 22030</td>
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<tr>
<td>MB-961</td>
<td>East Coast Funding, Inc. C.E.O.- Glenn C. Kresak, President 10619 Jones Street, Suite 101-B, Fairfax, VA 22030</td>
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<tr>
<td>MB-429</td>
<td>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</td>
</tr>
<tr>
<td>MB-157</td>
<td>East West Mortgage Company, Inc. C.E.O.- Doug Bui, President 1568 Spring Hill Road, Suite 100, McLean, VA 22102</td>
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<tr>
<td>MB-365</td>
<td>Eastern Fidelity Mortgage Corporation C.E.O.- Rebecca W. Blankenship, President 6342 Peters Creek Road, NW, Suite B, Roanoke, VA 24019</td>
</tr>
<tr>
<td>MB-816</td>
<td>Eastern Financial Services, Inc. C.E.O.- Indru Jashmani, President 5575Sterrett Place, Suite 250, Columbia, MD 21044 51 Monroe Street, Suite 1505, Rockville, MD 20850</td>
</tr>
<tr>
<td>MB-550</td>
<td>Eastland Mortgage Company, Inc. C.E.O.- Pieter de Jong, President 3400 Acorn Street, Williamsburg, VA 23188</td>
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<tr>
<td>MB-240</td>
<td>Elizabeth R. Hitchcock 928 Bragg Road, Fredericksburg, VA 22404</td>
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<tr>
<td>MB-954</td>
<td>Equitable Mortgage Group, Inc. C.E.O.- Darren S. Soodak, President 4061 Powder Mill Road, Suite 230, Calverton, MD 20705</td>
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LIST OF MORTGAGE BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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.- Elise 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 db/a Advantage Mortgage Company
One Columbus Center, Suite 600, Virginia Beach, VA 23462

MB-678
Ester 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
461 University Drive, Suite 303, Fairfax, VA 22030

MB-716
Executive Mortgage Services, Inc.
C.E.O.- Yogi Dumera, 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)

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

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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
Firstsport 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
<table>
<thead>
<tr>
<th>License Number</th>
<th>Company Name</th>
<th>CEO/President</th>
<th>Authorized Offices</th>
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<tbody>
<tr>
<td>MB-672</td>
<td>Global Mortgage Network Inc. t/a Metro Capital Corp.</td>
<td>Juvraj S. Sidhu, President</td>
<td>3 Bethesda Metro Center, Suite 700, Bethesda, MD 20814</td>
</tr>
<tr>
<td>MB-749</td>
<td>Granite Mortgage Corporation, Inc. t/a Granite Mortgage Corp.</td>
<td>Gary Freedman, President</td>
<td>6225 Brandon Avenue, Suite 360, Springfield, VA 22150</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>15200 Shady Grove Road, Suite 350, Rockville, MD 20852</td>
</tr>
<tr>
<td>MB-506</td>
<td>Harold J. Schutt t/a Solutions For Family Finances</td>
<td></td>
<td>12718 Directors Loop, Woodbridge, VA 22192</td>
</tr>
<tr>
<td>MB-407</td>
<td>Hinton Mortgage Co.</td>
<td>James W. Hinton, President</td>
<td>11 Stoneridge Drive, Suite 203/204, Waynesboro, VA 22980</td>
</tr>
<tr>
<td>MB-709</td>
<td>Home Equity Mortgage, Incorporated</td>
<td>Kenneth Grubbs, President</td>
<td>8545 Patterson Avenue, Suite 203, Richmond, VA 23229</td>
</tr>
<tr>
<td>MB-111</td>
<td>Home Mortgage &amp; Investment Company</td>
<td>Paul Martin, President</td>
<td>6408-P Seven Corners Place, Falls Church, VA 22044</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>4224 Cox Road, Suite 108, Glen Allen, VA 23060</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>4405 Cox Road, Suite 110, Glen Allen, VA 23060</td>
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<tr>
<td>MB-367</td>
<td>*Home Mortgage Financial Services, Inc.</td>
<td>Samuel D. Haynie, President</td>
<td>1824 Woodrail Drive, Millersville, MD 21108</td>
</tr>
<tr>
<td>MB-343</td>
<td>Homebuyers Equity Corporation</td>
<td>David M. Hyder, President</td>
<td>11900 Parklawn Drive, Suite 340, Rockville, MD 20852</td>
</tr>
<tr>
<td>MB-516</td>
<td>Homestar Mortgage Inc.</td>
<td>Key J. Kahng, President</td>
<td>124-D East Broad Street, Falls Church, VA 22046</td>
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<tr>
<td>MB-164</td>
<td>Homestar Mortgage Inc.</td>
<td>Key J. Kahng, President</td>
<td>124-D East Broad Street, Falls Church, VA 22046</td>
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<tr>
<td>MB-32</td>
<td>Homestead Acceptance Inc.</td>
<td>Richard L. Moore, President</td>
<td>7636 Williamson Road N.W., Roanoke, VA 24019</td>
</tr>
<tr>
<td>MB-971</td>
<td>Homestead Financial, Inc.</td>
<td>David J. McMurchie, President</td>
<td>6564 Forsythia Street, Springfield, VA 22150</td>
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<tr>
<td>MB-996</td>
<td>Hope Mortgage Company, Inc.</td>
<td>Sally T. Schtevie, President</td>
<td>6 Argosy Circle, Gaithersburg, MD 20878</td>
</tr>
</tbody>
</table>
LIST OF MORTGAGE BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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 Harriet Street, Altadena, CA 91001
  221 Bittercreek Drive, Folsom, CA 94103

MB-171
Jeffrey Dale Chandler
  123 Westbrook Drive, Hampton, VA 23666

51
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
Larry D. Hogston
1007B West Main Street, Abingdon, VA 24210
LIST OF MORTGAGE BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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 Consamire
5720 Williamsburg Road, Suite 103, Roanoke, VA 24012

MB-208
*Leslie R. Cabriha
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, Tewson, MD 21204

53
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 Rafterd 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 23210

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 Chant 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)

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

55
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
9665 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-835
Mortgage Processing, Inc. a/k/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

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<th>License</th>
<th>Company Name</th>
<th>C.E.O.</th>
<th>Address 1</th>
<th>Address 2</th>
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<tr>
<td>MB-331</td>
<td>Mortgage and Equity Funding Corporation</td>
<td>Ronald D. Speakman, President</td>
<td>3554 Chain Bridge Road, Suite 203, Fairfax, VA 22030</td>
<td>102 Main Street, Suite 22, Culpeper, VA 22701</td>
</tr>
<tr>
<td>MB-986</td>
<td>MortgagePrime, L.L.C.</td>
<td>Kanwaljit Singh, President</td>
<td>1651 Old Meadow Road, Suite 405, McLean, VA 22102</td>
<td></td>
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<tr>
<td>MB-507</td>
<td>Mount Vernon Capital Corporation</td>
<td>Gary Feth, President</td>
<td>8101 Hinson Farm Road, Suite 214, Alexandria, VA 22306</td>
<td>2001 Carter Road, S.W., Roanoke, VA 24015</td>
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<tr>
<td>MB-472</td>
<td>N. Thomas Poff</td>
<td></td>
<td>360 Reading Road, Christiansburg, VA 24073</td>
<td></td>
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<tr>
<td>MB-963</td>
<td>NVX, Incorporated</td>
<td>Xe V. Nguyen, President</td>
<td>4505 Deane Court, Alexandria, VA 22312</td>
<td></td>
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<tr>
<td>MB-981</td>
<td>Nationwide Financial Corp</td>
<td>Mumtaz A. Bhatti, President</td>
<td>9302 D Old Keene Mill Road, Burke, VA 22015</td>
<td></td>
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<tr>
<td>MB-600</td>
<td>Nationwide Mortgage Corporation</td>
<td>Kevin Falkner, President</td>
<td>7700 Little River Trp., Suite 301, Annandale, VA 22003</td>
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</tr>
<tr>
<td>MB-862</td>
<td>Nationwide Mortgage Group, Inc.</td>
<td>John D. Eubank, President</td>
<td>10301 Democracy Lane, Suite 120, Fairfax, VA 22030</td>
<td></td>
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<tr>
<td>MB-785</td>
<td>Nationwide Mortgage Services, Inc.</td>
<td>Rosalia M. Pratt, President</td>
<td>950 Herndon Parkway, Suite 120, Herndon, VA 22070</td>
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<tr>
<td>MB-906</td>
<td>Neal Anthony Askew</td>
<td></td>
<td>3831 Old Forest Road, Suite 6, Lynchburg, VA 24501</td>
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<tr>
<td>MB-615</td>
<td>New Century Mortgage Corporation</td>
<td>Karen S. Chen, President</td>
<td>611 Rockville Pike, Suite 240, Rockville, MD 20852</td>
<td></td>
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<tr>
<td>MB-152</td>
<td>Norma M. Skeete</td>
<td></td>
<td>620 Augusta Drive, Suite 1500, Springfield, VA 22150</td>
<td></td>
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<tr>
<td>MB-352</td>
<td>Nugent Mortgage Corporation</td>
<td>Francisco Nugent, President</td>
<td>4731 Elm Street, Suite 200, Bethesda, MD 20814</td>
<td></td>
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</table>
LIST OF MORTGAGE BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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 Bradoon 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 db/a “3001 A.D.”
4403 Hemingway Drive, Dale City, VA 22193

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

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<table>
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<th>Address 2</th>
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<tr>
<td>MB-176</td>
<td>Peninsula Credit Services, Inc.</td>
<td>Michael J. Bond, President</td>
<td>4663 Haygood Road, Suite 213, Virginia Beach, VA 23455</td>
<td></td>
</tr>
<tr>
<td>MB-1010</td>
<td>Pennywise Mortgage, Inc. d/b/a Nations Residential Mortgage</td>
<td>Robert Dworkowski, President</td>
<td>10750 Baltimore Boulevard, Beltsville, MD 20705</td>
<td></td>
</tr>
<tr>
<td>MB-706</td>
<td>Peoples Home Equity Corp</td>
<td>Gary Scanlon, President</td>
<td>412 Darby Way, Bridgeville, PA 15017</td>
<td></td>
</tr>
<tr>
<td>MB-974</td>
<td>Perry M. Hawkins t/a VIP Financial</td>
<td></td>
<td>1109 Derken Court, Virginia Beach, VA 23464</td>
<td></td>
</tr>
<tr>
<td>MB-214</td>
<td>Phil L. Hatcher</td>
<td></td>
<td>7617 Cypress Drive, Lanexa, VA 23089</td>
<td></td>
</tr>
<tr>
<td>MB-238</td>
<td>Philip Barry Hudgins</td>
<td></td>
<td>1624 Franklin Turnpike, Suite 13, Danville, VA 24540</td>
<td></td>
</tr>
<tr>
<td>MB-859</td>
<td>Phoenix Home Mortgage Corp.</td>
<td>Linda Marie Harris, President</td>
<td>6010 Executive Boulevard, Suite 909, Rockville, MD 20852</td>
<td></td>
</tr>
<tr>
<td>MB-932</td>
<td>Preferred Credit, Inc.</td>
<td>Paulette Klein, President</td>
<td>3650 Boston Road, Suite E, Lexington, KY 40514</td>
<td></td>
</tr>
<tr>
<td>MB-619</td>
<td>Preferred Mortgage Services, Ltd.</td>
<td>Kathy Bernstein, President</td>
<td>10 Scotch Mist Court, Potomac, MD 20854</td>
<td></td>
</tr>
<tr>
<td>MB-408</td>
<td>Premier Mortgage Corporation</td>
<td>R. A. Anderson, President</td>
<td>1825 I Street, N.W., Suite 400, Washington, DC 20006</td>
<td></td>
</tr>
<tr>
<td>MB-712</td>
<td>Prestige Financial Services Corporation</td>
<td>Donald S. Jones, President</td>
<td>1287 E. Newport Center Drive, Suite 203, Deerfield Beach, FL 33442</td>
<td></td>
</tr>
<tr>
<td>MB-606</td>
<td>Prime Mortgage Group, Inc.</td>
<td>Marsha A. Bradshaw, President</td>
<td>202 Crestmoor Circle, Silver Spring, MD 20901</td>
<td></td>
</tr>
<tr>
<td>MB-809</td>
<td>Priority Mortgage, Inc.</td>
<td>Tony L. Huff, President</td>
<td>223 East Center Street, Kingsport, TN 37660</td>
<td></td>
</tr>
<tr>
<td>MB-869</td>
<td>Pro Mortgage Corporation</td>
<td>Brian E. Bridgeman, President</td>
<td>101 Lakeforest Boulevard, Suite 403, Gaithersburg, MD 20877</td>
<td></td>
</tr>
</tbody>
</table>
LIST OF MORTGAGE BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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 Beauregard Street, Suite G-9, Alexandria, VA 22312

MB-799
Rayner Mortgage Company t/a Churchill Mortgage Company
C.E.O. - Manny 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

60
<table>
<thead>
<tr>
<th>License</th>
<th>Name and Address</th>
</tr>
</thead>
</table>
| 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 |
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. Tertevin, 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 Oakmears 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
<table>
<thead>
<tr>
<th>License</th>
<th>Company Name</th>
<th>C.E.O.</th>
<th>Address 1</th>
<th>Address 2</th>
</tr>
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<tbody>
<tr>
<td>MB-50</td>
<td>Tele Mortgage, Inc.</td>
<td>William J. Higgins</td>
<td>1084 Union Church Road, McLean, VA 22102</td>
<td></td>
</tr>
<tr>
<td>MB-896</td>
<td>The Funding Group, Inc.</td>
<td>Denis J. Crean</td>
<td>1 Wyoming Court, Bethesda, MD 20816</td>
<td></td>
</tr>
<tr>
<td>MB-908</td>
<td>The Loan Company</td>
<td>Michael B. Roche</td>
<td>510 Cumberland Street, Suite 315, Bristol, VA 24201</td>
<td></td>
</tr>
<tr>
<td>MB-500</td>
<td>The Mortgage Broker, Inc.</td>
<td>William L. Blumling</td>
<td>2624 Southern Blvd., Suite 101, Virginia Beach, VA 23452</td>
<td></td>
</tr>
<tr>
<td>MB-1026</td>
<td>The Mortgage Corporation</td>
<td>Brett A. Peck</td>
<td>4001 N. 9th Street, Suite 100A, Arlington, VA 22203</td>
<td></td>
</tr>
<tr>
<td>MB-78</td>
<td>The Phoenix Financial Corporation of Virginia, Inc.</td>
<td>E. Dickson Watts</td>
<td>1701 Grandin Road, Roanoke, VA 24015</td>
<td></td>
</tr>
<tr>
<td>MB-53</td>
<td>Thomas W. Huddleston</td>
<td></td>
<td>7712 Pinch Hill Drive, Richmond, VA 23228</td>
<td></td>
</tr>
<tr>
<td>MB-883</td>
<td>*Tidewater Mortgagee Service, Inc.</td>
<td>Crystal B. Pierce</td>
<td>3630 South Plaza Trail, Suite 200, Virginia Beach, VA 23452</td>
<td></td>
</tr>
<tr>
<td>MB-607</td>
<td>Tommy C. and Edith A. Inzaina t/a Advantage Mortgage Group NLP&amp;A</td>
<td></td>
<td>2320 E Oaklawn Blvd, Hopewell, VA 23860</td>
<td></td>
</tr>
<tr>
<td>MB-938</td>
<td>Townsend &amp; Wright Mortgage Corporation</td>
<td>Mark A. Townsend</td>
<td>1682 E. Gude Drive, Suite 202, Rockville, MD 20850</td>
<td></td>
</tr>
<tr>
<td>MB-880</td>
<td>Transatlantic Mortgage Company, Ltd. d/b/a The Processing Center</td>
<td>Cynthia Cutler</td>
<td>4460 Corporation Lane, Suite 190, Virginia Beach, VA 23462</td>
<td></td>
</tr>
<tr>
<td>MB-654</td>
<td>Treasury Mortgage Group, Inc.</td>
<td>Terry D. Peterfeso</td>
<td>1548-C Holland Road, Suffolk, VA 23434</td>
<td></td>
</tr>
<tr>
<td>MB-517</td>
<td>Tri-State Mortgage, Inc.</td>
<td>Lorraine P. Harry</td>
<td>19620 Charline Manor Road, Olney, MD 20832</td>
<td></td>
</tr>
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</table>
LIST OF MORTGAGE BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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 Nwaohasi, President
5900 Princess Garden Parkway, Suite 730, Lanham, MD 20706
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. - Norreen 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)

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

___________________________
* License was surrendered after December 31, 1996
LIST OF MORTGAGE LENDER LICENSEES
AND THEIR AUTHORIZED OFFICES

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
610 North Main Street, Suites C&D, Bridgewater, VA 22812
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
550 N. Main Street, Emporia, VA 23847
College Plaza Shopping Center, South Main St, Farmville, VA 23901
3900 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
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
851 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
Ridgeway Farms Village, 1923 A-2 Electric Road, Salem, VA 24370
1915 South Church Street, Smithfield, VA 23430
524 North Main Street, South Boston, VA 24592
1167 East Atlantic Street, South Hill, VA 23870
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 510, 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
<table>
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<tr>
<th>List of Mortgage Lender Licensees and Their Authorized Offices (Continued)</th>
</tr>
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<tbody>
<tr>
<td><strong>ML-22</strong> Associates Financial Services of America, Inc.</td>
</tr>
<tr>
<td>C.E.O.: Thomas R. Slosane, President</td>
</tr>
<tr>
<td>10374 Portsmouth Road, Manassas, VA 22110-8007</td>
</tr>
<tr>
<td>101 N. Welch Street, Denton, TX 76201</td>
</tr>
<tr>
<td>300 Decker Drive, Irving, TX 75062</td>
</tr>
<tr>
<td>15810 Braddock Road Suite C, Centreville, VA 22020</td>
</tr>
<tr>
<td>Rio Hill S.C., 1900 Rio Hill Road Highway 29, Charlottesville, VA 22906</td>
</tr>
<tr>
<td>801 Volvo Parkway, Suite 116, Chesapeake, VA 23320-2811</td>
</tr>
<tr>
<td>170 Southpark Boulevard, Colonial Heights, VA 23834</td>
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<tr>
<td>749 Piney Forest Rd, Danville, VA 24540</td>
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<tr>
<td>11139 Lee Highway, Fairfax, VA 22030</td>
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<tr>
<td>4300 Plank Rd, Suite 210, Fredericksburg, VA 22401</td>
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<tr>
<td>477 South Street, Suite F, Front Royal, VA 22630</td>
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<tr>
<td>Coliseum Square Shopping Center, 2040 Coliseum Drive, Suite 21, Hampton, VA 23666</td>
</tr>
<tr>
<td>243 Neff Avenue, Harrisonburg, VA 22801</td>
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<tr>
<td>209 Elder Street Suite 101, Herndon, VA 20207</td>
</tr>
<tr>
<td>707 East Market Street, Suite F, Leesburg, VA 20175</td>
</tr>
<tr>
<td>2 East Luray Shopping Center, Luray, VA 23835</td>
</tr>
<tr>
<td>3700 Candler's Mountain Rd, Lynchburg, VA 24502</td>
</tr>
<tr>
<td>318 Oyster Point Road, Suite 7, Newport News, VA 23602</td>
</tr>
<tr>
<td>11419 Midlothian Turnpike, Suite H, Richmond, VA 23235</td>
</tr>
<tr>
<td>2710 Enterprise Pkwy, Richmond, VA 23229</td>
</tr>
<tr>
<td>8002 Discovery Drive, Suite 420, Richmond, VA 23230</td>
</tr>
<tr>
<td>622 Townside Drive, Roanoke, VA 24014</td>
</tr>
<tr>
<td>6300 Springfield Plaza, Springfield, VA 22150</td>
</tr>
<tr>
<td>850 Statler Boulevard, Suite 113, Statler Plaza, Staunton, VA 24401</td>
</tr>
<tr>
<td>316 Constitution Drive, Virginia Beach, VA 23462</td>
</tr>
<tr>
<td>780 Lynnhaven Parkway, Suite 190, Virginia Beach, VA 23452</td>
</tr>
<tr>
<td>81 West Lee Highway, Oaks Springs Plaza, Warrenton, VA 22186</td>
</tr>
<tr>
<td>2124 Pleasant Valley Rd, Winchester, VA 22601</td>
</tr>
<tr>
<td>14457 Potomac Mills Road, Woodbridge, VA 22192</td>
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| **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 Beltville 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 |
| 819 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)

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. 37, 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 23221
9345 West Broad Street Rd, Suite S, Richmond, VA 23294
7222 Williamsonson 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, Suits 16K17, 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, Collynsville, VA 24078
798 South Park Boulevard, Colonial Heights, VA 23834
110 Exchange Street, Suite A, Danville, VA 24541
661 Pinetree 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. Salzoni, 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
<table>
<thead>
<tr>
<th>License</th>
<th>Company</th>
<th>Address 1</th>
<th>Address 2</th>
<th>Address 3</th>
</tr>
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<tbody>
<tr>
<td>ML-132</td>
<td>CMS Mortgage, Inc. (Used in Va. by Cooperative Mortgage Services, Inc.)</td>
<td>5875 Landerbrook Drive, Mayfield Heights, OH 44124</td>
<td>5875 Landerbrook Drive, Mayfield Heights, OH 44124</td>
<td>5875 Landerbrook Drive, Mayfield Heights, OH 44124</td>
</tr>
<tr>
<td>ML-249</td>
<td>Capstead, Inc.</td>
<td>2711 North Haskell Ave., Suite 1000, Dallas, TX 75204</td>
<td>2711 North Haskell Ave., Suite 1000, Dallas, TX 75204</td>
<td>2711 North Haskell Ave., Suite 1000, Dallas, TX 75204</td>
</tr>
<tr>
<td>ML-106</td>
<td>Charles F. Curry Company</td>
<td>720 Main St, Kansas City, MO 64105</td>
<td>720 Main St, Kansas City, MO 64105</td>
<td>720 Main St, Kansas City, MO 64105</td>
</tr>
<tr>
<td>ML-162</td>
<td>Cityscape Corp.</td>
<td>565 Taxter Road, Elmsford, NY 10523</td>
<td>565 Taxter Road, Elmsford, NY 10523</td>
<td>565 Taxter Road, Elmsford, NY 10523</td>
</tr>
<tr>
<td>ML-198</td>
<td>Coastal Federal Mortgage Company</td>
<td>300 Craig Road, Manalapan, NJ 07726</td>
<td>300 Craig Road, Manalapan, NJ 07726</td>
<td>300 Craig Road, Manalapan, NJ 07726</td>
</tr>
<tr>
<td>ML-67</td>
<td>Commercial Credit Corporation</td>
<td>3809 Princess Anne Road, Suite 107, Virginia Beach, VA 23456</td>
<td>3809 Princess Anne Road, Suite 107, Virginia Beach, VA 23456</td>
<td>3809 Princess Anne Road, Suite 107, Virginia Beach, VA 23456</td>
</tr>
</tbody>
</table>
LIST OF MORTGAGE LENDER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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, Trevose, 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
3775 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
4800 Cox Road, Glen Allen, VA 23060
4421 Stuart Andrews 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
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  
16002 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 2206  
Reflections III, Suite 475, Virginia Beach, VA 23452

ML-205  
Green Tree Financial Servicing Corporation  
C.E.O.- Robert D. Potis, President  
2300 Fall Hill Avenue, Suite 210, Fredericksburg, VA 22401
LIST OF MORTGAGE LENDER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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
601 Fifth Avenue, Scottsdale, NE 69361
2330 South Parker Road, Suite 500, Aurora, CO 80014
1003 K Street, NW, Suite 650, Washington, DC 20001
1901 Research Boulevard, Suite 430, Rockville, MD 20850
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. Braiman, Senior Vice President
7900 Miami Lakes Drive West, Miami Lakes, FL 33016
12150 East Monument Drive, Suite 101, Fairfax, VA 22033
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
1080 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 Califormia 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 08875

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 07950
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 Tpke, 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 20175
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)

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 22033
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 db/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. Kornsweit, 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
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
289 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)

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 23210

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

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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 Hart 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
* License was surrendered after December 31, 1996
LIST OF MORTGAGE LENDER AND BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES

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
4701 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
400 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 Cham 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)

AccuBanc Mortgage Corporation (Continued)
   1014 Charles Street, Fredericksburg, VA 22401
   101 Gateway Centre Parkway, 6th Fl., Richmond, VA 23235
   3951 Western 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 Hollond 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
   302 Hemphard Road, Keystone Suites 5 & 6, Lancaster, PA 17601
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. 37, 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 Ridgeway 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, Suits 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
<table>
<thead>
<tr>
<th>MLB-18</th>
<th>C W Cobb &amp; Associates</th>
<th>4141 N Henderson Road, Suite 8, Arlington, VA 22203</th>
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<tr>
<td>MLB-41</td>
<td>CMK Corporation t/a Mortgage Capital Investors</td>
<td>6571 Edsall Road, Springfield, VA 22151 1421 Prince Street, Suite 230, Alexandria, VA 22151 732 Thimble Shoals Blvd., Ste. 302-D, Building &quot;E&quot;, Newport News, VA 23606 6330 Newtown Road, Suite 301, Norfolk, VA 23502</td>
</tr>
<tr>
<td>MLB-47</td>
<td>CTX Mortgage Company</td>
<td>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</td>
</tr>
<tr>
<td>MLB-319</td>
<td>Capitol Financial Services, Inc.</td>
<td>2700 Pocohontas Trail, Suite 9, Quinton, VA 23141</td>
</tr>
<tr>
<td>MLB-303</td>
<td>Capitol Mortgage Bankers, Inc.</td>
<td>8260 Greensboro Drive, Suite 120, McLean, VA 22102 8334 Veterans Highway, Suite 1, Millersville, MD 21108</td>
</tr>
<tr>
<td>MLB-415</td>
<td>Carolina Mortgage Brokers, Inc. d/b/a CMB Mortgage</td>
<td>8101 Hinson Farm Road, Suite 214, Alexandria, VA 22306 3536 Brambleton Avenue, Suite 2, Roanoke, VA 24018</td>
</tr>
<tr>
<td>MLB-274</td>
<td>Central Money Mortgage Co., Inc.</td>
<td>8840 Stanford Boulevard, Suite 2200, Columbia, MD 21045</td>
</tr>
<tr>
<td>MLB-249</td>
<td>Champion Mortgage Corp</td>
<td>20 Waterview Blvd, Parsippany, NJ 07054</td>
</tr>
<tr>
<td>MLB-403</td>
<td>Chesapeake Investment &amp; Mortgage Corporation</td>
<td>103 Paul Mellon Court, Suite A, Waldorf, MD 20602 4E Industrial Park Drive, Waldorf, MD 20602</td>
</tr>
<tr>
<td>MLB-376</td>
<td>Chesapeake Mortgage Consultants, Inc.</td>
<td>300 Second Street, Laurel, MD 20707</td>
</tr>
<tr>
<td>MLB-308</td>
<td>Choice Mortgage Corporation</td>
<td>12658 Lake Ridge Drive, Suite B, Lake Ridge, VA 22192 7350 Ladysmith Road, Ladysmith, VA 22501</td>
</tr>
</tbody>
</table>

84
LIST OF MORTGAGE LENDER AND BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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 Carosel 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
10200 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
161 A 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
4061 Courthouse Road, Fredericksburg, VA 22407
The Crestar Bank Building, 11817 Canen 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 23226
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
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 22214
9314 Old Keene Mill Road, Burke, VA 22180
5839 Robey's 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 22191
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
<table>
<thead>
<tr>
<th>License</th>
<th>Company Name</th>
<th>CEO</th>
<th>Address Details</th>
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<tbody>
<tr>
<td>MLB-196</td>
<td>Ellis Financial Corporation</td>
<td>Leonard Ellis, Jr., President</td>
<td>10487 Washington Highway, Glen Allen, VA 23059</td>
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<tr>
<td>MLB-172</td>
<td>Enterprise Mortgage Corporation</td>
<td>George Moore, President</td>
<td>525 Viking Drive, Virginia Beach, VA 23452</td>
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<tr>
<td>MLB-160</td>
<td>Equity Mortgage of Maryland Inc</td>
<td>Mark Greenberg, President</td>
<td>7920 McDonogh Road, Suite 204, Owings Mill, MD 21117</td>
</tr>
<tr>
<td>MLB-317</td>
<td>Equity One of Virginia, Inc</td>
<td>Thomas J. Fitzpatrick, President</td>
<td>4111 Plank Rd, Fredericksburg, VA 22407</td>
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<td>Abingdon Towne Center, 340 Towne Center Drive, Abingdon, VA 22421</td>
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<td>1428 North Seminole Trail, Charlottesville, VA 22901</td>
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<td>1034 Ironbridge Rd., Chester, VA 23831</td>
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<td>211 Southgate Shopping Center, Culpeper, VA 22701</td>
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<td>2321 Riverside Drive, Danville, VA 24540</td>
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<td>3303 North Main Street, Suite C, Danville, VA 24540</td>
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<td>406 West Spotswood Trail, Suite B, Elkton, VA 22827</td>
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<td>202 Clark Street, Suite 3, Farmville, VA 23901</td>
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<td>1950 B. Evelyn Byrd Avenue, Suite 2, Harrisonburg, VA 22801</td>
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<td>311 North Main Street, Lawrenceville, VA 23868</td>
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<td>Holiday Shopping Center, Store D-1, Virginia Avenue, Martinsville, VA 20112</td>
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<td>Heritage Corner, U.S. Route 15 and Washington St., Onley, VA 23418</td>
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<td>10443 Midlothian Turnpike, Pocono Green Shopping Center, Richmond, VA 23235</td>
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<td>7801 West Broad Street, Suite 9, Richmond, VA 23294</td>
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<td>4351 Starkey Road, Roanoke, VA 24014</td>
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<td>4021 Halifax Road, Suite B, South Boston, VA 24592</td>
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<td>505 South Independence Blvd., Suite 107, Virginia Beach, VA 23452</td>
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<td>Times Square Shopping Center, West Richmond Road, Warsaw, VA 22572</td>
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<td>2129 S Loudoun Street, Winchester, VA 22601</td>
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<tr>
<td>MLB-287</td>
<td>Express Mortgage Bankers, Inc.</td>
<td>Robert R. Floyd, Jr., President</td>
<td>4115 Annandale Road, Suite 200, Annandale, VA 22003</td>
</tr>
<tr>
<td>MLB-290</td>
<td>Fairfax Mortgage Investments, Inc.</td>
<td>J. Barron Rothenbuescher, President</td>
<td>12194 Henderson Road, Clifton, VA 22024</td>
</tr>
<tr>
<td>MLB-23</td>
<td>Fairland Mortgage Company, Inc.</td>
<td>Knox Beatty, Jr., President</td>
<td>7620 Little River Turnpike, Suite 610, Annandale, VA 22003</td>
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<td>11094-A Lee Highway, Suite 104, Fairfax, VA 22030</td>
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<td>MLB-269</td>
<td>Federal Capital Funding Corp.</td>
<td>Stephen Maged, President</td>
<td>7819 Norfolk Avenue, Bethesda, MD 20814</td>
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<tr>
<td>MLB-334</td>
<td>Federal Funding Group, Inc. t/a Federal Mortgage Company</td>
<td>Ki Gol Lee, President</td>
<td>1577 Springhill Road, Suite 204, Vienna, VA 22182</td>
</tr>
</tbody>
</table>
LIST OF MORTGAGE LENDER AND BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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, Warrenville, 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 22305

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

88
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

89
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
19000 MacArthur Boulevard, Irvine, CA 92715
222 South Westmonte Drive, Suite 300, Alkamonte 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, Waterhos, 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
981 Main Street, Fairfax, VA 22030
7202 Glen Forest Drive, Richmond, VA 23226
9211 Forest Hill Avenue, Richmond, VA 23235
814 Westwood Center Drive, Vienna, VA 22182
LIST OF MORTGAGE LENDER AND BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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
206 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
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, Spectolynia, 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)

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

MLB-243
Kenwood Associates, Inc.
C.E.O.: Joseph Swartz, President
2041 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. Halter, President
1401 Rockville Pike, Suite 120, Rockville, MD 20852

MLB-393
MCA Mortgage Corporation
C.E.O.: Leo 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. Kampsman, 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
Molten, 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
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

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

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 Cutchaw 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
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
Orton 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 Urtum 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
2089 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 Alecngsie 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
<table>
<thead>
<tr>
<th>License Number</th>
<th>Mortgage Lender and Broker Corporation</th>
<th>C.E.O.</th>
<th>Authorized Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td>MLB-321</td>
<td>Professional Mortgage Corp</td>
<td>Tim Estes, President</td>
<td>1311 High Point Avenue, Richmond, VA 23230</td>
</tr>
<tr>
<td>MLB-26</td>
<td>Prosperity Mortgage Corporation</td>
<td>P. Wesley Foster, Jr., President</td>
<td>11351 Random Hills Road, Fairfax, VA 22030</td>
</tr>
<tr>
<td>MLB-34</td>
<td>Prudential Residential Services Limited Partnership</td>
<td>Matthew M. Luca, President</td>
<td>200 Summit Lake Drive, Valhalla, NY 10595</td>
</tr>
<tr>
<td>MLB-28</td>
<td>Pulte Mortgage Corporation</td>
<td>Jeffrey D. LeClaire, President</td>
<td>6061 S. Willow Drive, Suite 300, Greenwood Village, CO 80111</td>
</tr>
<tr>
<td>MLB-142</td>
<td>ReliaStar Mortgage Corporation</td>
<td>Lawrence E. James, President</td>
<td>7015 Vista Drive, West Des Moines, IA 50266</td>
</tr>
<tr>
<td>MLB-340</td>
<td>Residential Money Centers, Inc.</td>
<td>Davee L. Olson</td>
<td>180 Summitt Avenue, Montvale, NJ 07645</td>
</tr>
<tr>
<td>MLB-218</td>
<td>Richmar Mortgage Corporation</td>
<td>William J. Inman, President</td>
<td>8230 Old Courthouse Road, Suite 500, Vienna, VA 22182</td>
</tr>
<tr>
<td>MLB-417</td>
<td>Rocuda Mortgage Co.</td>
<td>Jesse D. Cahill, President</td>
<td>5108 Kings Mountain Road, Collinsville, VA 24078</td>
</tr>
<tr>
<td>MLB-130</td>
<td>Ryland Mortgage Company d/b/a RMC Mortgage Corp.</td>
<td>Michael C. Brown, President</td>
<td>7202 Glen Forest Drive, Suite 200, Richmond, VA 23226</td>
</tr>
</tbody>
</table>
LIST OF MORTGAGE LENDER AND BROKER LICENSEES
AND THEIR AUTHORIZED OFFICES (Continued)

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
Transameric HomeFirst, Inc.
C.E.O. - Richard H. Finn, President
505 Sansome Street, San Francisco, CA 94111
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 700N, 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
701 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 Oakmears 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

99
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 20175
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
* License was surrendered after December 31, 1996
## INDUSTRIAL LOAN ASSOCIATIONS CONSOLIDATED STATEMENT OF FINANCIAL CONDITION AS OF DECEMBER 31

<table>
<thead>
<tr>
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<th>1995</th>
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<tbody>
<tr>
<td><strong>ASSETS</strong></td>
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<tr>
<td>1. Cash and balances due from depository institutions</td>
<td>$1,506,178</td>
<td>$1,506,645</td>
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<tr>
<td>2. U.S. Government securities</td>
<td>0</td>
<td>0</td>
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<tr>
<td>3. Other securities</td>
<td>0</td>
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<tr>
<td>4. Loans receivable</td>
<td>47,282,695</td>
<td>61,489,098</td>
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<tr>
<td>LESS: Valuation reserve</td>
<td>474,689</td>
<td>242,461</td>
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<tr>
<td>LESS: Unearned income</td>
<td>1,145,525</td>
<td>1,347,537</td>
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<tr>
<td>Net loans receivable</td>
<td>45,662,481</td>
<td>59,899,100</td>
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<tr>
<td>5. Land and building</td>
<td>1,419,071</td>
<td>2,213,251</td>
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<tr>
<td>6. Equipment, furniture and fixtures</td>
<td>58,457</td>
<td>61,896</td>
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<tr>
<td>7. Other real estate owned</td>
<td>1,785,382</td>
<td>2,676,788</td>
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<tr>
<td>8. Other assets</td>
<td>3,833,432</td>
<td>27,548,052</td>
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<tr>
<td>9. TOTAL ASSETS</td>
<td>$54,265,001</td>
<td>$93,905,732</td>
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<table>
<thead>
<tr>
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<tr>
<td><strong>LIABILITIES</strong></td>
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<tr>
<td>10. Borrowings from financial institutions</td>
<td>$31,579,563</td>
<td>$44,319,202</td>
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<tr>
<td>11. Borrowings from individuals</td>
<td>6,251,528</td>
<td>8,202,972</td>
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<tr>
<td>12. Borrowings from shareholders</td>
<td>2,524,929</td>
<td>0</td>
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<tr>
<td>13. Other borrowings</td>
<td>45,000</td>
<td>2,344,000</td>
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<td>14. Accrued interest</td>
<td>150,190</td>
<td>0</td>
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<td>15. Accrued taxes</td>
<td>563,006</td>
<td>1,005,885</td>
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<td>16. Mortgage indebtedness and capitalized leases</td>
<td>524,254</td>
<td>478,000</td>
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<tr>
<td>17. Other liabilities</td>
<td>726,044</td>
<td>1,873,414</td>
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<tr>
<td>18. TOTAL LIABILITIES</td>
<td>$42,364,514</td>
<td>$58,223,473</td>
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<thead>
<tr>
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<th>1995</th>
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<tbody>
<tr>
<td><strong>CAPITAL</strong></td>
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<tr>
<td>19. Preferred stock</td>
<td>2,000</td>
<td>1,400</td>
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<tr>
<td>20. Common stock</td>
<td>1,359,805</td>
<td>1,360,825</td>
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<tr>
<td>21. Surplus</td>
<td>6,021,231</td>
<td>24,607,252</td>
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<tr>
<td>22. Undivided profits</td>
<td>4,517,451</td>
<td>9,712,782</td>
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<td>23. Reserves</td>
<td>0</td>
<td>0</td>
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<tr>
<td>24. TOTAL CAPITAL</td>
<td>$11,900,487</td>
<td>$35,682,259</td>
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<tr>
<td>25. TOTAL LIABILITIES AND CAPITAL</td>
<td>$54,265,001</td>
<td>$93,905,732</td>
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</tbody>
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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
<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address Details</th>
</tr>
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<tbody>
<tr>
<td>Addington Oil Corporation</td>
<td>P. O. Box 125</td>
</tr>
<tr>
<td></td>
<td>Gate City, VA 24251</td>
</tr>
<tr>
<td>American Express Travel Related Services Company, Inc.</td>
<td>200 Vesey Street</td>
</tr>
<tr>
<td></td>
<td>New York, NY 10285</td>
</tr>
<tr>
<td>Barclays Bank, PLC</td>
<td>222 Broadway</td>
</tr>
<tr>
<td></td>
<td>New York, NY 10038</td>
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<tr>
<td>Citicorp Services, Incorporated</td>
<td>8430 West Bryn Maw Avenue</td>
</tr>
<tr>
<td></td>
<td>Chicago, IL 60631</td>
</tr>
<tr>
<td>Comdata Network, Inc.</td>
<td>5301 Maryland Way</td>
</tr>
<tr>
<td></td>
<td>Brentwood, TN 37027</td>
</tr>
<tr>
<td>Global Express Money Orders, Inc.</td>
<td>8819 Monard Drive</td>
</tr>
<tr>
<td></td>
<td>Silver Spring, MD 20910</td>
</tr>
<tr>
<td>Integrated Payment Systems, Inc.</td>
<td>6200 South Quebec Street</td>
</tr>
<tr>
<td></td>
<td>Englewood, CO 80111</td>
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<tr>
<td>Interpayment Services Limited</td>
<td>c/o Thomas Cook Group(Canada)Ltd</td>
</tr>
<tr>
<td></td>
<td>Scotia Plaza</td>
</tr>
<tr>
<td></td>
<td>100 Yonge Street, 15th Floor</td>
</tr>
<tr>
<td></td>
<td>Toronto, Ontario M5C 2W1, NA</td>
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<tr>
<td>Merchants Express Money Order Company</td>
<td>1029 Mumma Road</td>
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<tr>
<td></td>
<td>Wormleysburg, PA 17043</td>
</tr>
<tr>
<td>Mid-America Money Order Company</td>
<td>500 West Broadway</td>
</tr>
<tr>
<td></td>
<td>Louisville, KY 40202</td>
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<tr>
<td>Neupar, Inc.</td>
<td>5066 Spring Cove Court</td>
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<tr>
<td></td>
<td>Crozet, VA 22932</td>
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<tr>
<td>New York Bay Remittance Corp.</td>
<td>61 Broadway, Suite 1417</td>
</tr>
<tr>
<td></td>
<td>New York, NY 10006</td>
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<tr>
<td>RIA Telecommunications, Inc.</td>
<td>575 Lexington Avenue, 30th Floor</td>
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<tr>
<td></td>
<td>New York, NY 10022</td>
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<tr>
<td>Racetrac Petroleum, Inc.</td>
<td>P. O. Box 105035</td>
</tr>
<tr>
<td></td>
<td>Atlanta, GA 30348-5035</td>
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<tr>
<td>Short Stop Food Stores, Inc.</td>
<td>11300 Hull Street Road</td>
</tr>
<tr>
<td></td>
<td>Midlothian, VA 23112</td>
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<tr>
<td>Societe Francaise Du Cheque De Voyage</td>
<td>200 Vesey Street</td>
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<td></td>
<td>New York, NY 10285</td>
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<tr>
<td>Thomas Cook Australia PTY, Limited</td>
<td>c/o Thomas Cook Group(Canada)Ltd</td>
</tr>
<tr>
<td></td>
<td>Scotia Plaza</td>
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<td></td>
<td>100 Yonge Street, 15th Floor</td>
</tr>
<tr>
<td></td>
<td>Toronto, Ontario M5C 2W1, NA</td>
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<td>Thomas Cook Currency Services, Inc.</td>
<td>c/o Thomas Cook Group(Canada)Ltd</td>
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<td></td>
<td>Toronto, Ontario M5C 2W1, NA</td>
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<td>Travelers Express Company, Inc.</td>
<td>1550 Utica Avenue South</td>
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<td></td>
<td>Minneapolis, MN 55416</td>
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<td>Travellers Cheque Associates Limited</td>
<td>c/o American Express Company</td>
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<td></td>
<td>200 Vesey Street</td>
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<tr>
<td></td>
<td>New York, NY 10285</td>
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<tr>
<td>Western Union Financial Services, Inc.</td>
<td>C/O First Data Corporation</td>
</tr>
<tr>
<td></td>
<td>6200 S. Quebec Street, Suite 370</td>
</tr>
<tr>
<td></td>
<td>Englewood, CO 80111</td>
</tr>
</tbody>
</table>
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 20175
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
Br: 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 23834
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 Coaster Street Suite 5B, Staunton, VA 24401
1604 Hilltop West Executive Center, Suite 304, Virginia Beach, VA 23451
Consumer Credit Counseling Service of Virginia, Inc. d/b/a Credit Counselors - Tidewater (Continued)
Br's: 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
Br's: 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
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>City</th>
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<tbody>
<tr>
<td>Ace Cash Express, Inc.</td>
<td>7611 G-1 Richmond Highway, South Val</td>
<td>Alexandria</td>
</tr>
<tr>
<td>Arash, Incorporated d/b/a Checks Cashed Etc.</td>
<td>4630 Jefferson Davis Highway</td>
<td>Richmond</td>
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<tr>
<td>Bay Check Cashing, Inc.</td>
<td>9583 Shore Drive</td>
<td>Norfolk</td>
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<tr>
<td>Bitco, Inc. d/b/a Fair Play Convenience Stores</td>
<td>1235 Mosby Street</td>
<td>Richmond</td>
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<tr>
<td>Cash-A-Check</td>
<td>338 Amaret Street</td>
<td>Fredericksburg</td>
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<tr>
<td>Eagle Financial, Incorporated d/b/a Almost-A-Banc</td>
<td>8385 Richmond Highway</td>
<td>Alexandria</td>
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<tr>
<td>East End Checkcashing Inc.</td>
<td>3309 Jefferson Avenue</td>
<td>Newport News</td>
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<td>Eighth Lucky, Inc.</td>
<td>3338 North Boulevard Street</td>
<td>Richmond</td>
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<tr>
<td>Financial Exchange Company of Virginia, Inc. d/b/a Almost-A-Banc</td>
<td>5649 Princess Anne Road</td>
<td>Virginia Beach</td>
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<td>Fourth Lucky, Inc. d/b/a Lucky Convenience Stores</td>
<td>101 East Brookland Park Boulevard</td>
<td>Richmond</td>
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<td>Hopp's Inc. d/b/a Check Express</td>
<td>4712 N. Southside Plaza</td>
<td>Richmond</td>
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<tr>
<td>Integra Group, Inc. d/b/a Community Cash Services</td>
<td>1353 Lee Highway</td>
<td>Bristol</td>
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<td>JimBeck Enterprises, Inc. d/b/a Check-X-Change</td>
<td>72 Colony Road</td>
<td>Newport News</td>
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<td>LaNell B. Hayward d/b/a E-Z Financial</td>
<td>2546 S. Crater Road</td>
<td>Petersburg</td>
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<td>Lamar M. Jolly d/b/a Express Cash</td>
<td>104 Jesse Street</td>
<td>Yorktown</td>
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<tr>
<td>Liberty Check Exchange, Inc. d/b/a Anykind Check Cashing</td>
<td>21 E. Broad Street</td>
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<td>Lucky-Semmes, Inc.</td>
<td>418 Cowardin Avenue</td>
<td>Richmond</td>
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<tr>
<td>Mark L. Warner d/b/a Mr. Money Check Cashing</td>
<td>52 West Mercury Boulevard</td>
<td>Hampton</td>
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<td>Pa-Pa Check Cashing</td>
<td>1034 N. Washington Street</td>
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<td>Save-X, U.S.A., Inc.</td>
<td>1708 Williamson Road</td>
<td>Roanoke</td>
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<td>Seventh Lucky, Inc. d/b/a Lucky Convenience Store</td>
<td>13636 Genito Road</td>
<td>Midlothian</td>
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<tr>
<td>Shamrock Incorporated of Richmond d/b/a Lucky Convenience Stores</td>
<td>2001 Mechanicsville Turnpike</td>
<td>Richmond</td>
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<tr>
<td>Supermail International, Inc. d/b/a Cash 'N Shop</td>
<td>6751 Wilson Boulevard</td>
<td>Falls Church</td>
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<td>Terrell L. Gravely</td>
<td>3512 Campbell Avenue</td>
<td>Lynchburg</td>
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<td>The New Southern, Inc. d/b/a Southern Pawn Shop</td>
<td>10 E. Campbell Avenue</td>
<td>Roanoke</td>
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<td>Third Lucky, Inc. d/b/a Lucky Convenience Stores</td>
<td>1600 Mechanicsville Turnpike</td>
<td>Richmond</td>
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<td>Ulysses Turner d/b/a Church Square Check Cashing</td>
<td>850-C Church Street</td>
<td>Norfolk</td>
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<td>Virginia Checkcassiers, Inc.</td>
<td>1128B London Blvd</td>
<td>Portsmouth</td>
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