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BANK COMMISSIONER

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DEPUTY BANK COMMISSIONER

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State of New Hampshire

Banking Department

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October 30, 2014

Her Excellency, Governor Margaret Wood Hassan  
And the Honorable Executive Council  
State House  
Concord, New Hampshire 03301

**Requested Action**

The New Hampshire Banking Commission is submitting its Annual Report for calendar year ending December 31, 2013 pursuant to RSA 383:15.

**Explanation**

Enclosed are copies of the One Hundred Sixty-Ninth Annual Report of the Bank Commissioner which covers administration and operation pursuant to RSA 383:15.

Respectfully submitted,

Glenn A. Perlow  
Bank Commissioner

GAP/dma  
Enclosures



The  
*Annual Report*  
of the  
**BANK COMMISSIONER**



169th Edition  
Year Ending 2013





Her Excellency, Governor Margaret Wood Hassan  
and the Honorable Council  
State House  
Concord, New Hampshire 03301

Dear Governor Hassan and Council:

Consistent with the requirement of RSA 383:15, I am pleased to submit the 169th Annual Report of the Bank Commissioner, for the calendar year 2013.

Despite challenging national trends, New Hampshire's financial institutions remain stable and supportive of our State's economy. Bank and Credit Union total assets grew 6.9% and 9.0%, respectively, while loan balances grew 11.9% and 12.1%, respectively. Overall, capital positions remain well within regulatory parameters. While further industry consolidation remains likely, the State actually experienced a net increase in chartered depository banks, from 16 to 17 with the conversion of a federally chartered institution to state charter. Nondepository Trust Companies continue to show signs of growth, ending the year with an additional chartered entity, for a total of 26 active companies.

In 2013 there was continued growth in the number of non-depository licensed mortgage bankers (non-banks that fund mortgages) and associated branch offices. Past decreases in mortgage brokers (those that arrange mortgage financing but do not fund mortgages) seem to have slowed to a sustainable level. The number of small loan lenders, which includes payday and title loan lenders, has increased, primarily in the title loan area. The Department has undertaken joint and concurrent examinations with other states and the Consumer Financial Protection Bureau (CFPB), to save time and resources. In addition to fines and restitution resulting from formal enforcement actions, our examination team identified over \$75,000 in overcharges which were returned to New Hampshire consumers.

In addition to the Department's supervisory responsibilities, it serves New Hampshire consumers who are experiencing mortgage foreclosure and other problems, through "hotline" and complaint resolution procedures, and in coordination with the Department of Justice. In the first year of the enhanced HomeHelp NH program, supported with funds from the National Mortgage Servicing Settlement, which increased availability of mortgage foreclosure counseling, over 800 New Hampshire consumers received such counseling, many with demonstrated positive outcomes.

While financial and economic pressures remain for our consumers and institutions, New Hampshire continues to be very well-positioned for sustained growth.

Sincerely,

A handwritten signature in black ink, appearing to read "Glenn A. Perlow".

Glenn A. Perlow  
Bank Commissioner

# STATE OF NEW HAMPSHIRE

## GOVERNOR

Margaret Wood Hassan

## EXECUTIVE COUNCIL

Joseph D. Kenney  
Colin Van Ostern  
Christopher C. Pappas  
Debora B. Pignatelli  
Christopher T. Sununu



## BANK COMMISSIONER

Glenn A. Perlow

## DEPUTY BANK COMMISSIONER

Ingrid E. White

## CHIEF BANK EXAMINER

Todd A. Wells

## GENERAL COUNSEL

Jill A. Desrochers

## DIRECTOR, CONSUMER CREDIT

Mary L. Jurta



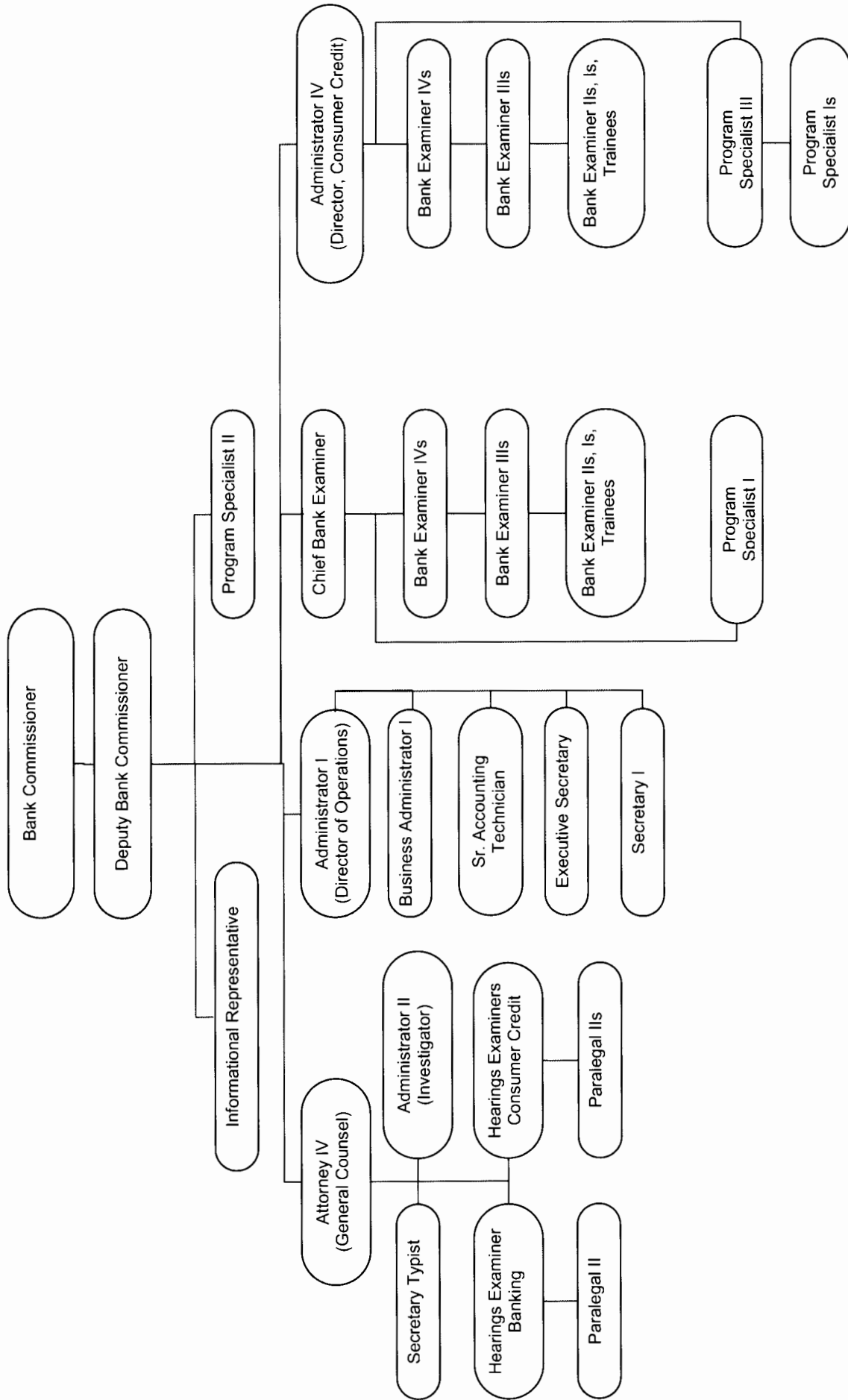
## BANK COMMISSIONER'S OFFICE

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# NEW HAMPSHIRE BANKING DEPARTMENT Organizational Chart







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## Foreword

The one hundred sixty-ninth annual report of the Bank Commissioner contains management, financial information and locations of banks, credit unions, and other financial institutions operating under state charters. This report also contains information concerning debt adjusters, money transmitters, mortgage bankers and brokers, mortgage servicer registrations, retail sellers, sales finance companies, and small loan lenders licensed in 2013.

## Mission Statement

The New Hampshire Banking Department is committed to protecting the public's interest through the professional supervision of the financial services it regulates.

## Functions of the Banking Department

The Bank Commissioner is responsible for the general supervision of all New Hampshire chartered financial institutions. These institutions include commercial banks, fiduciary trust companies, family trust companies, mutual savings banks, guaranty savings banks, co-operative banks, merchant banks, and credit unions. The Commissioner is also charged with the licensing and supervision of non-bank mortgage lenders and brokers, money transmitters, mortgage loan servicers, retail sellers, sales finance companies, small loan, title loan, payday lenders, and debt adjusters.

State laws mandate that the Department conduct periodic examinations of each financial institution and licensed lender and broker to ensure sound financial management and compliance with state and federal laws and regulations.

The Department is responsible for the investigation of branch applications, new bank applications and conversions, merger and consolidation applications of state chartered institutions. The Department investigates consumer complaints on the entities it regulates, and also investigates complaints of unlicensed activity. The Department is authorized to bring administrative actions against licensed and unlicensed entities for violations of state banking and consumer credit laws.

## Number of State Chartered Institutions and Branches in New Hampshire

Type of Institution	Charters	Branches
Commercial Banks	5	34
Co-operative Banks	1	0
Credit Unions	12	69
Fiduciary Trust Companies	26	6
Guaranty Savings Banks	6	49
Mutual Savings Banks	5	17
<b>Totals</b>	<b>55</b>	<b>175</b>

## Consumer Credit Division - Number of Licenses Issued

Type of License	Licenses Issued
Debt Adjusters	30
Money Transmitters	3,027
Mortgage Bankers	810
Mortgage Brokers	113
Mortgage Servicer Registrations	109
Retail Sellers	397
Sales Finance Companies	80
Small Loan Lenders	77
<b>Totals</b>	<b>4,643</b>

### **New Interim Savings Banks**

Franklin Interim Stock Savings Bank  
387 Central Street, Franklin, NH

Meredith Village Interim Stock Savings Bank  
14 State Route 25, Meredith, NH

### **New Family Trust Company**

Hexagon Trust Company, LLC  
Address on File

Sentinel Trust Company  
1 New Haven Avenue, Suite 102B, Milford, CT

### **Main Office Relocation**

Cambridge Associates Fiduciary Trust, LLC  
From: 100 Summer Street, Boston, MA  
To: 125 High Street, Boston, MA

### **New Branch Office**

Centrix Bank & Trust  
11 Trafalgar Square, Suite 105, Nashua, NH

### **Branch Office Relocations**

Bank of New Hampshire  
From: 389 Tenney Mountain Highway, Hatch Plaza,  
Plymouth, NH  
To: Riverside Landing, Plymouth, NH

Northway Bank  
From: 3278 White Mountain Highway, North Conway, NH  
To: 3424 White Mountain Highway, North Conway, NH

Charter Trust Company  
From: 10 NH Route 25, Meredith, NH  
To: 255 Daniel Webster Highway, Meredith, NH

Triangle Credit Union  
From: 8 Sexton Avenue, Nashua, NH  
To: 166 Daniel Webster Highway, Nashua, NH

Northeast Credit Union  
From: 82 Portsmouth Avenue, Exeter, NH  
To: 84 Portsmouth Avenue, Exeter, NH

### **Branch Office – Change of Address**

Northway Bank  
From: 86 South Willow Street, Manchester, NH  
To: 29 Cilley Road, Manchester, NH

### **Branch Office – Closures**

Northway Bank  
354 Central Street, Franklin, NH

Granite State Credit Union  
10 Chuck Druding Drive, Nashua, NH

### **New Interstate Branch Office**

Enterprise Bank & Trust Company  
86-88 Main Street, Nashua, NH

Kennebunk Savings Bank  
24 Winnacunnet Road, Hampton, NH

Haverhill Bank  
396 Main Street, Salem, NH

Newburyport Five Cent Savings Bank  
1400 Lafayette Road, Portsmouth, NH

### **Loan Production Offices**

Bank of New Hampshire  
34 West Street, Keene, NH

Optima Bank & Trust Company  
264 South River Road, Bedford, NH

### **Loan Production Office Discontinued**

Centrix Bank & Trust  
20 Trafalgar Square, Suite 471, Nashua, NH

## **Mergers**

- Franklin Savings Bank (Savings Bank) with and into Franklin Savings Bank (Stock Savings Bank)  
387 Central Street, Franklin, NH
- Merrimack Bankcorp, MHC with and into NH Mutual Bancorp  
89 North Main Street, Concord, NH
- Sentinel Trust Company (Colorado) with and into Sentinel Trust Company (New Hampshire)  
1 New Haven Avenue, Suite 102B, Milford, CT

## **Conversion from Federal to State Charter**

- Profile Bank, FSB to Profile Bank  
45 Wakefield Street, Rochester, NH

## **Change in Control of Nondepository Financial Institutions**

- |  |  |
|--|--|
| Charter Trust Company<br>90 North Main Street, Concord, NH         | Robeco Trust Company<br>1 Beacon Street, Boston, MA        |
| Putnam Fiduciary Trust Company<br>1 Post Office Square, Boston, MA | Verisight Trust Company<br>1 Pillsbury Street, Concord, NH |

## **Ban 523 Notices – Intent to Exercise Power of a National Bank**

- |  |  |
|--|--|
| First Colebrook Bank, The<br>132 Main Street, Colebrook, NH        | Optima Bank & Trust Company<br>Two Harbour Place, Portsmouth, NH |
| Merrimack County Savings Bank<br>89 North Main Street, Concord, NH |  |

## **Plans of Reorganization**

- Franklin Savings Bank from a Mutual Savings Bank to a Mutual Holding Company Structure  
387 Central Street, Franklin, NH
- Meredith Village Savings Bank from a Mutual Savings Bank to a Mutual Holding Company Structure  
24 State Route 25, Meredith, NH

## **Business Plan Amendment**

- 1911 Trust Company, LLC, The  
400 Essex Street, Beverly, MA

## **Amendments to Bylaws**

- |   |  |
|---|--|
| Granite State Credit Union<br>1415 Elm Street, Manchester, NH | Members First Credit Union of N.H.<br>44 Bridge Street, Manchester, NH |
|---|--|

## **Trade Name Approvals**

- |  |   |
|--|---|
| First Colebrook Bank<br>132 Main Street, Colebrook, NH | Piscataqua Savings Bank<br>15 Pleasant Street, Portsmouth, NH |
|--|---|

## **Request Permission – Participation in Meetings**

- State Street Bank & Trust Company of New Hampshire  
20 Trafalgar Square, Nashua, NH

## **Purchase or Lease of Real Estate**

- |   |  |
|---|--|
| Granite State Credit Union<br>51 Tilton Road, Tilton, NH          | Service Credit Union<br>126 Lang Road, Portsmouth, NH    |
| Service Credit Union<br>724 Brattleboro Road, Hinsdale, NH        | Service Credit Union<br>700 Lafayette Road, Seabrook, NH |
| Service Credit Union<br>683 Tenney Mountain Highway, Plymouth, NH | Service Credit Union<br>39 East Main Street, Tilton, NH  |

## **ATMs – Cash Dispensing Machines and Remote Service Units**

Bank of New Hampshire

Fisher Cats Stadium, 1 Line Drive, Manchester, NH

### **Bank Holding Companies**

BNH Financial

Bank of New Hampshire

Community Guaranty Corporation

Community Guaranty Savings Bank

First Colebrook Bancorp, Inc.

First Colebrook Bank, The

Franklin Bancorp, MHC

Franklin Savings Bank

Guaranty Bancorp, Inc.

Woodsville Guaranty Savings Bank

### **Nondepository Holding Companies**

1911 Holding Company, LLC, The

1911 Trust Company, LLC, The

AllianceBernstein L.P.

AllianceBernstein Trust Company, LLC

Cambridge Associates, LLC

Cambridge Associates Fiduciary Trust, LLC

Cambridge Bancorp

Cambridge Trust Company of New Hampshire, Inc.

Charter Holding Corporation

Charter Trust Company

Deutsche Bank Americas Holding Company

DWS Trust Company

Family Capital Holdings, Inc.

Family Capital Trust Company

H&B PTC LLC

Hemenway Trust Company, LLC

International City Management Association Retirement Corporation

VantageTrust Company

Lincoln Retirement Services Company, LLC

Lincoln Financial Group Trust Company, Inc.

Loomis Sayles/Natixis Global Asset Management

Loomis Sayles Trust Company, LLC

Loring, Wolcott & Coolidge Office, Inc.

Loring, Wolcott & Coolidge Trust, LLC

New Hampshire Mutual Bancorp

Meredith Village Savings Bank

Merrimack County Savings Bank

Profile Bancorp, Inc.

Profile Bank

Northway Financial, Inc.

Northway Bank

Sugar River Bancorp, MHC

Sugar River Bank

Manning & Napier Group, LLC

Exeter Trust Company

Manulife Financial Corporation

Manulife Asset Management Trust Company, LLC

Massachusetts Financial Services Company

MFS Heritage Trust Company

Mercer, Inc.

Mercer Trust Company

PENSCO Services, LLC

PENSCO Trust Company, LLC

Perspecta Holdings, LLC

Perspecta Trust Company, LLC

Putnam U.S. Holding I, LLC

Putnam Fiduciary Trust Company

Pyramis Global Advisors Holdings Corp.

Pyramis Global Advisors Trust Company

Robeco US Holding, Inc.

Robeco Trust Company

State Street Corporation

State Street Bank and Trust Company of New Hampshire

Verisight, Inc.

Verisight Trust Company

Waddell & Reed Financial, Inc.

Fiduciary Trust Company of New Hampshire



**Legislation Enacted by the 2013 Session of the Legislature**

**CHAPTER RSA INFORMATION**

**Bank Commissioner**

56	383:1	Designated the existing text as par. I and added par. II
238	383:9	Amended section generally.
238	383:9-d	Substituted "Qualified" for "Highly Rated" in the section catchline. Paragraph I: Deleted the first and second sentences and substituted "institutions qualified under paragraph II" for "highly rated institutions". Paragraph II: Redesignated existing text as par. III and added new text. Paragraph III: Text redesignated from par. II, and as so designated, deleted "highly-rated" preceding "non-depository" and inserted "qualified under paragraph II," in the introductory paragraph; and, deleted ", III(a) and (b)" in subpar. (a).
238	383:9-i	Added.
238	383:9-j	Added.
238	383:10-g	Added.
144	383:11	Redesignated the introductory paragraph as par. I, and so designated, amended the text generally to include former par. I. Paragraph II: Amended the introductory paragraph generally. Paragraph III: Added "Except for institutions supervised under RSA 361-A, 397-A, 397-B, 399-A, 399-D and 399-G where the individual regulatory chapter specifies a shorter" preceding "time,".
257	383:14, I	Paragraph I: Inserted "except for institutions supervised under RSA 361-A, RSA 397-A, RSA 397-B, RSA 399-A, RSA 399-D, and RSA 399-G,".
56	383:25	Added.

**General Provisions as to Savings Banks, Trust Companies, and Depositories**

142	384:3, II (intro. par.)	Paragraph II: Substituted "293-A:8,60 through RSA 293-A:8,63" for "293-A:8,31" in the introductory paragraph.
238	384:5	Redesignated existing text as par. I and II. Paragraph I: Substituted "Officers, directors, trustees, and managers in the case of a limited liability company shall be elected or appointed" for "Officers, directors and trustees shall be elected" and deleted ", and they shall hold office until others are elected and qualified" following "years". Paragraph II: Substituted "All officers, directors, trustees, and managers in the case of a limited liability company upon election or appointment" for "All officers, directors and trustees upon election" and deleted ", except that they shall be required to take an oath of office only on the first occasion of their election or appointment and shall not be required to take any such oath thereafter" following "duties".
238	384:36	Inserted "section" preceding "208.62" and "353,1", deleted "and" preceding "National", deleted "Part" preceding "748.1(c)", and substituted "(12 C.F.R. section 748.1(c)), and the Department of the Treasury, Financial Crimes Enforcement Network Regulations, (31 C.F.R. chapter X)" for "(12 C.F.R. 748.1(c))" in the first sentence; and, inserted a comma following "employee" in the third sentence.
238	384:43	Amended section generally.
238	384:43-a	Added.
56	384-B:1, VII-a	Repealed.
56	384-B:2, III	Substituted "commissioner" for "board" in the fifth sentence.
56	384-B:2-e	Substituted "commissioner" for "board" preceding "as provided".
56	384-B:3	Substituted "commissioner" for "board" preceding "on the basis of".
56	384-B:4	Substituted "commissioner" for "board" in the first sentence.
56	384-B:5	Substituted "commissioner" for "board" preceding "during".
56	384-B:8	Substituted "commissioner" for "board" in the first and second sentences.

**Savings Banks**

56	386:10, II	Paragraph II(a): Amended generally.
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**Incorporation of Savings Bank**

56	386-A:4, I	Paragraph I: Chapter 56:8 amended the existing fourth and fifth sentences generally to create the fourth sentence; substituted "The commissioner" for "Said board" and "his or her" for "its" in the fifth sentence; and, substituted "commissioner" for "board" in the sixth sentence.
238	386-A:4,II	Amended generally by ch. 238:13.

238	386-A:4, III	Added by ch. 238:13..
56	386-A:5	Substituted "commissioner" for "board" in the first sentence and the sixth sentence, and substituted "public hearing has been ordered" for "petition has been referred to the board by the commissioner" in the fourth sentence.
56	386-A:6, (intro. par.)	Substituted "commissioner" for "board" in the first to the third sentences of the introductory paragraph, and substituted "his or her" for "its" and "he or she" for "it" in the third sentence of the introductory paragraph.
56	386-A:7	Substituted "The commissioner shall grant or deny the petition and shall make record of his or her decision" for "The board shall then decide the question whether the petition shall be granted or denied and it shall make a record of its decision" in the first sentence; substituted "petition is denied" for "decision is adverse to the petitioners" in the second sentence"; and, substituted "commissioner" for "board" in the fourth sentence.
56	386-A:7-a, I(b)	Paragraph I(b): Deleted "by the board of trust company incorporation pursuant to RSA 386:10, II, or" preceding "to the bank".
56	386-A:14	Substituted "commissioner" for "board of trust company Incorporation", "it" for "the certificate", and "he or she" for "they" in the first sentence, and substituted "the commissioner finds" for "they find", "he or she" for "they", and "his or her" for "their" in the second sentence.
56	386-A:16	Substituted "bank commissioner" for "board of trust company incorporation" in the first sentence of the form.
56	386-A:18	Substituted "commissioner" for "board of trust company incorporation" in the third sentence.
56	386-A:19	Substituted "commissioner" for "board" and "required capital" for "capital established by the board" in the first sentence, and inserted "or she" preceding "shall issue" in the second sentence
56	386-A:21	Substituted "commissioner" for "board" in two places in the first sentence and in one place in the second sentence.
56	386-A:26	Substituted "commissioner" for "board of trust company incorporation".
56	386-A:28 (intro par.)	Substituted "commissioner" for "board of trust company incorporation" in the introductory paragraph.
56	386-A:29	Paragraph I: Substituted "commissioner" for "board of trust company incorporation" and "his or her" for "its" in the first sentence, and substituted "commissioner" for "board" in the second sentence.

#### **Incorporation and Management of Trust Companies**

232	392:2-a	Substituted "304-C:21, I" for "304-C:7, I" in the first sentence, inserted a comma following "stockholders" and following "members" in the sixth sentence, and inserted a comma following "therein" in the seventh sentence.
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#### **Reorganization of Mutual Savings Banks into Mutual Holding Companies**

56	386-B:9, IV	Paragraph IV: Substituted "commissioner" for "board of trust company incorporation", "the commissioner" for "it", and "his or her" for "its".
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#### **Conversion Between State and National Banks**

56	389:3	Substituted "commissioner" for "board of trust company incorporation".
56	389:4 (intro. par.)	Substituted "commissioner" for "board of trust company incorporation" in the introductory paragraph.
56	389:5	Substituted "commissioner" for "board of trust company incorporation" and "his or her" for "its".

#### **Regulation of Trust and Banking Companies**

56	390:6	Substituted "commissioner" for "board of trust company incorporation created under RSA 392" and "the commissioner" for "said board" in the fourth sentence.
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#### **Incorporation and Management of Trust Companies**

56	392:1	Repealed
56	392:1-a, I	Paragraph I: Deleted "or the board of trust company incorporation" preceding "through any" and preceding "; any information required", and deleted "or the board" preceding ", any information that qualifies".
56	392:5, I	Paragraph I: Chapter 56:27 substituted "commissioner" for "board of trust company incorporation" and deleted "bank" preceding "commissioner in the form" in the first sentence.
238	392:5, III	Amended generally by ch. 238:12.
238	392:5, IV	Added by ch. 238:12.
56	392:5-a	Deleted "the board or" preceding "the commissioner" and substituted "his or her" for "its".

56	392:6-a	Substituted "commissioner" for "board" in six places; substituted "his or her" for "its" in the first sentence; and, deleted "the board or" preceding "the commissioner or otherwise" in the fourth sentence.
56	392:8	Paragraph I: Substituted "commissioner" for "board" in the first and second sentences.
238	392:14	Added "in accordance with RSA 384:5" in the second sentence.
56	392:16	Deleted "of the board" preceding "pursuant to" in the second sentence.
56	392:18	Substituted "bank commissioner" for "board of trust company incorporation" in the first paragraph of the form.
56	392:20	Substituted "commissioner" for "board of trust company incorporation" in the second sentence.
56	392:25, I	Paragraph I: Chapter 56:34 substituted "commissioner" for "board of trust company incorporation", "his or her" for "its", and "he or she" for "it" in the second sentence.
56	392:25, IV (intro. par.)	Chapter 56:35 substituted "the commissioner in the exercise of his or her discretion" for "the board or the commissioner in the exercise of their discretion" in the introductory paragraph.
56	392:27	Substituted "the commissioner" for "said board of incorporation".
56	392:28	Substituted "the commissioner" for "said board".
56	392:38-a	Substituted "commissioner" for "board of trust company incorporation" in the third sentence.
56	392:43	Substituted "commissioner" for "board of trust company incorporation" in the second sentence.
56	392:44	Substituted "commissioner" for "board of trust company incorporation".
56	392:45	Substituted "commissioner" for "board of trust company incorporation".
56	392:46	Paragraph I: Substituted "commissioner" for "board of incorporation" in the first sentence and substituted "commissioner" for "board" in the fifth sentence. Paragraph II: Amended the existing second and third sentences generally to create the second sentence; amended the third and fourth sentences generally to create the third sentence; inserted "then" preceding "proceed with" in the fourth sentence; substituted "commissioner" for "board" in the fourth to sixth sentences; and, substituted "his or her" for "its" in the fifth sentence. Paragraph III: Substituted "commissioner" for "board of incorporation" in two places in the first sentence; deleted "by the board" following "prescribed" in the second sentence; substituted "commissioner, if he or she is so satisfied" for "board of incorporation shall examine the report and the bank commissioner's findings, and, if it is satisfied"; substituted "commissioner" for "board" in seven places in the fourth to eighth sentences; substituted "he or she" for "it" in the fifth sentence; and substituted "commissioner" for "board of incorporation" in the eighth sentence. Paragraph IV: Substituted "commissioner" for "board".
56	392:47	Substituted "commissioner" for "board of trust company incorporation" in the first sentence and "commissioner" for "board" in the second sentence.

**Merchant Banking**

56	392-A:2, IV	Substituted "commissioner" for "board of trust company incorporation" in the first and third sentences.
56	392-A:3	Substituted "commissioner" for "board of trust company incorporation" and "the commissioner" for "said board" in the third sentence.
238	392-A:6-a	Added.

**Building and Loan Associations**

238	393:1-c	Added.
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**Credit Unions**

238	394-B:4-a	Added.
238	394-B:16, I	Paragraph I: Inserted a comma following "savings and loan association" and substituted "federally insured" for "insured by either the Federal Deposit Insurance Corporation or the Federal Savings and Loan Insurance Corporation".
238	394-B:16, II	Paragraph II: Substituted "that is federally insured" for "which" is insured by either the Federal Deposit Insurance Corporation or the Federal Savings and Loan Insurance Corporation".
238	394-B:30	Substituted "All directors, all members of the supervisory or credit committees, and all officers upon their election or appointment and at each re-election or re-appointment," for "All directors and members of supervisory and credit committees, as well as all officers whom such directors may elect" in the first sentence.



238 394-B:41 Substituted "If the commissioner grants a credit union an exemption to the external audit requirement under RSA 384:43-a, the credit union's" for "The" and deleted ", or, with the approval of the bank commissioner, the credit union may engage an independent professional auditor to conduct such an audit and examination at least annually" following "affairs of the credit union" in the first sentence; deleted "or such independent professional auditor" following "committee" in the second sentence; inserted a comma following "assets" in the second sentence; and, deleted "or such independent professional auditor" following "committee" in the third sentence.

**Licensing of Nondepository Mortgage Bankers and Brokers**

257 397-A:1, I-a Chapter 257:2 inserted "or more" and "where", deleted "who" preceding "controls", and substituted "such persons" for "both" in the first sentence of the introductory paragraph; and, inserted "be" in the second sentence of the introductory paragraph.

257 397-A:1, XII Amended generally by ch. 257:3.

257 397-A:1, XIII Chapter 257:4 inserted "or offers to act" in subpar. (a).

257 397-A:1, XVII(a) Chapter 257:5 deleted the second and third sentences in the introductory paragraph of (intro. par.) subpar. (a).

257 397-A:1, XXVI Repealed by ch. 257:29.

257 397-A:2, III Paragraph III: Added the third sentence.

257 397-A:3, V Paragraph V: Deleted the introductory paragraph of subpar. (a); redesignated subpar. (b)(1) as subpar. (a)(1); and, redesignated the introductory paragraph of subpar. (c) as the introductory paragraph of subpar. (b) and as so designated deleted "Governmental entities and" preceding "Exempt".

257 397-A:3, VI Deleted.

257 397-A:3-a Added.

257 397-A:4, VIII Added.

257 397-A:5, III(e) Added.

257 397-A:6, I Paragraph I: Chapter 257:11 substituted "act as a mortgage originator, mortgage banker, or mortgage broker" for "engage in the business of originating, making, or brokering mortgage loans" in the first sentence.

257 397-A:6, IV Chapter 257:12 substituted "make or broker" for "engage in the business of making or brokering mortgage".

257 397-A:6, V Chapter 257:12 substituted "make or broker" for "engage in the business of making or brokering mortgage".

257 397-A:11, I Paragraph I: Substituted "licensee's final transaction on a loan or application file" for "loan is closed, if the loan is not retained in the licensee's loan portfolio, or 3 years after the loan is paid in full, if the loan is retained in the licensee's loan portfolio" in the second sentence and deleted the third sentence.

257 397-A:11, II Substituted "provide" for "return" in the second sentence.

257 397-A:11, IV Inserted the fourth sentence; and, added "However," preceding "nothing" in the fifth sentence.

257 397-A:14-a, III Paragraph III: Substituted "disclosure in substantially the following form:" for "disclosure," in the first sentence.

257 397-A:15, VIII Paragraph VIII: Chapter 257:27 substituted "In" for "A yield spread premium is prohibited in".

257 397-A:15, IX(a) Chapter 257:28 substituted "when the originating company is not funding the loan" for "where a yield spread premium is to be paid in connection with a mortgage transaction".

**Regulation of Mortgage Loan Servicers**

257 397-B:1, III Paragraph III: Inserted "or 'mortgage servicer'".

257 397-B:2, II Paragraph II: Inserted "or licensed" in the first sentence and added the third sentence.

257 397-B:4, V(f) Added.

257 397-B:4, V(g) Added.

257 397-B:9-b Added.

257 397-B:10 Amended section generally.

**Regulation of Small Loans, Title Loans, and Payday Loans**

257 399-A:3, I(f) Added.

257 399-A:5 Amended section generally.

**Debt Adjustment Services**

257 399-D:2, II-a Paragraph II-a: Chapter 257:22 redesignated existing text as par. II-b and added new text.

257 399-D:2, II-b Redesignated from par. II-a by ch. 257:22

257 399-D:2, IV(f) Inserted by ch. 257:23.

257 399-D:15, VIII Paragraph VIII: Deleted "Including the federal Truth in Lending Act" following "regulations" in the first sentence.

**Licensing of Money Transmitters**

257 399-G:3 Amended section generally.  
257 399-G:13, II-a Paragraph II-a: Added the second sentence.

**RULES OF THE BANK COMMISSIONER**

<b>Ban Rule</b>	<b>Title</b>	<b>Effective Date</b>	<b>Expiration Date</b>
Ban 100	Organizational Rules	1/24/13	DO NOT EXPIRE
Ban 102.01 & 104.02	Definition of Board of Trust Company Incorporation and Access to Department Information	10/19/13	DO NOT EXPIRE

**Declaratory Ruling of the Bank Commissioner**

**DECLARATORY RULING – RSA 397-B:2, I and RSA 397-B:4, I(a).**

With respect to only the particular facts and circumstances stated in the petition for a declaratory ruling, the Petitioner is engaged in the business of servicing mortgage loans secured by real property located in the state of New Hampshire, pursuant to RSA 397-B:2, I. The Petitioner must therefore maintain a mortgage servicer registration with the Banking Department pursuant to RSA 397-B:4, I(a), (eff. 1-14-13).

# STATE CHARTERED BANKS

## Bank of New England

*(Commercial Bank)*

Year of Incorporation - 1983

31 Pelham Road  
Salem, NH 03079

Telephone: 894-5700 Fax: 894-5757

Web Address - [www.bankofnewengland.com](http://www.bankofnewengland.com)

### Officers

William P. DeLuca, Jr., Chairman of the Board  
William E. Stone, President

Paul E. Finn, CEO

Paul F. Surprenant, Senior Vice President, CFO

Larissa C. Thurston, VP, Controller

Keith P. Landry, Senior Vice President

### Branches

12 Haverhill Street, Andover, MA

37 Emerson Street, Haverhill, MA

3 Cross Street, Methuen, MA

177 South River Road, Bedford, NH

1-A Action Boulevard, Londonderry, NH

1589 Elm Street, Manchester, NH

295 Main Street, Nashua, NH

58 Range Road, Windham, NH

## Bank of New Hampshire

*(Savings Bank)*

Year of Incorporation - 1831

62 Pleasant Street  
Laconia, NH 03246

Telephone: 524-1212 Fax: 527-5259

Web Address - [www.banknh.com](http://www.banknh.com)

### Officers

Bruce D. Clow, Chairman of the Board

K. Mark Primeau, President, CEO

Robert E. Curtis, Executive Vice President

Louis H. Guevin, Jr., Executive Vice President

Michael G. Muzzey, Executive Vice President

Leland J. Beachy, Senior Vice President

Eric C. Carter, Senior Vice President

Debra L. Davis, Senior Vice President

Jean M. Dobbins, Senior Vice President

Thomas A. Drouin, Senior Vice President

Valerie J. Drouin, Senior Vice President

Colleen M. Elliott, Senior Vice President

David S. Hart, Senior Vice President

Dean R. Ingram, Senior Vice President

Barry S. Leonard, Jr., Senior Vice President

W. Stephen Loughlin, Senior Vice President

## Bank of New Hampshire (Continued)

Paul C. Nee, Senior Vice President

Ann E. Nichols, Senior Vice President

Carolyn B. Peverly, Senior Vice President

Gayle E. Price, Senior Vice President

Marc L. Rayburn, Senior Vice President

Mary Jane Ricker, Senior Vice President

Vickie L. Routhier, Senior Vice President

Shaun M. Sanborn, Senior Vice President

Cydney Shapleigh-Johnson, Senior Vice President

John Swenson, Senior Vice President

Brian B. Tufts, Senior Vice President

### Branches

77 Main Street, Antrim, NH

256 Wallace Road, Bedford, NH

Indian Mound Shopping Center, 300 Route 16B,  
Center Ossipee, NH

14 Sullivan Street, Claremont, NH

167 North Main Street, Concord, NH

11 Triangle Park Drive, Concord, NH

23 Main Street, Conway, NH

845 Central Avenue, Dover, NH

1 Country Club Road, Gilford, NH

1441 Lakeshore Road, Route 11, Gilford, NH

583 Main Street, Gorham, NH

325 West Main Street, Hillsborough, NH

345 Union Avenue, Laconia, NH

76 Main St, Route 112, Lincoln, NH

125 Main Street, Littleton, NH

705 Hooksett Road, Manchester, NH

960 Whittier Highway, Route 25, Moultonborough, NH

6 Riverside Drive, Plymouth, NH

301 North Main Street, Rochester, NH

22 Kings Square, Whitefield, NH

55 Central Street, Woodsville, NH

## Centrix Bank & Trust

*(Commercial Bank)*

Year of Incorporation - 1998

1 Atwood Lane, PO Box 5117  
Manchester, NH 03108

Telephone: 647-4446 Fax: 622-7426

Web Address - [www.centrixbank.com](http://www.centrixbank.com)

### Officers

Paul D. Spiess, Chairman of the Board

Joseph B. Reilly, President, CEO

Lucy T. Gobin, Senior Executive Vice President,  
CFO, COO

Deborah A. Morin, Senior Vice President, CFO

Deborah T. Blondin, Senior Vice President

## **Centrix Bank & Trust (Continued)**

Anthony J. Chismark, Senior Vice President  
Linda Falco, Senior Vice President  
Maurice L. Fortier, Senior Vice President  
Debra R. Hallett, Senior Vice President  
Brian A. Lavoie, Senior Vice President  
Albert N. Romero, Senior Vice President  
Darlene E. Schmidt-Brandt, Senior Vice President  
Katherine Wheeler, Senior Vice President  
Stephen H. Witt, Jr., Senior Vice President  
David H. Cassidy, Jr., Executive Vice President

### **Branches**

11 South Main Street, Concord, NH  
538 Central Avenue, Dover, NH  
41 Hooksett Road, Manchester, NH  
17 Armory Road, Milford, NH  
11 Trafalgar Square, Suite 105, Nashua, NH  
163 Deer Street, Portsmouth, NH

## **Claremont Savings Bank**

*(Savings Bank)*

Year of Incorporation - 1907

145 Broad Street, PO Box 1600  
Claremont, NH 03743

Telephone: 542-7711 Fax: 542-5432

Web Address - [www.claremontsavings.com](http://www.claremontsavings.com)

### **Officers**

Mark S. Thompson, Chairman of the Board  
Sherwood C. Moody, President, CEO  
Timothy D. Bates, Senior Vice President  
Brenda M. Reed, Senior Vice President  
Jolene D. Tenney, Senior Vice President  
Carol L. Vivian, Senior Vice President  
Thomas P. Connair, Vice Chairman of the Board,  
Director  
Kathleen Hubert, Director, Trustee  
Heather Minkler, Director, Trustee

### **Branches**

135 Main Street, Charlestown, NH  
158 Maple Avenue, Claremont, NH  
356 Washington Street, Claremont, NH  
12 School Street, Cornish, NH

## **Community Guaranty Savings Bank**

*(Savings Bank)*

Year of Incorporation - 1988

28 South Main Street, PO Box 996  
Plymouth, NH 03264

Telephone: 536-0001 Fax: 536-2222

Web Address - [www.cgsb.com](http://www.cgsb.com)

## **Community Guaranty Savings Bank (Continued)**

### **Officers**

Ronald I. Sibley, Chairman of the Board  
Michael J. Long, President  
Keith L. Philbrick, Senior Vice President, CFO, Treasurer  
Richard N. Burgess, Senior Vice President  
Brenda L. McKenzie, Senior Vice President

### **Branch**

21 Tower Road, PO Box 690, Campton, NH

## **First Colebrook Bank, The**

*(Commercial Bank)*

Year of Incorporation - 1889

132 Main Street  
Colebrook, NH 03576

Telephone: 237-5551 Fax: 237-5736

Web Address - [www.firstcolebrookbank.com](http://www.firstcolebrookbank.com)

### **Officers**

Judith E. Dalton, Chairman of the Board  
Lloyd W. Dollins, President, CEO  
Peter Winship, CFO  
Avis Brosseau, Senior Vice President  
James DuBois, Senior Vice President  
John Pratt, Senior Vice President  
Susan Robidas, Senior Vice President

### **Branches**

69 Route 101A, Amherst, NH  
100 Loudon Road, Concord, NH  
2400 Lafayette Road, Portsmouth, NH

## **Franklin Savings Bank**

*(Savings Bank)*

Year of Incorporation - 1869

387 Central Street  
Franklin, NH 03235

Telephone: 934-4445 Fax: 934-1420

Web Address - [www.fsbnh.com](http://www.fsbnh.com)

### **Officers**

John L. Lard, Chairman of the Board  
Jeffery B. Savage, President, CEO  
Ronald L. Magoon, Executive Vice President, COO  
Martha K. Lefebvre, Vice President, CFO, Treasurer  
Cheri M. Caruso, Senior Vice President  
Michael J. Toomey, Senior Vice President

## **Franklin Savings Bank (Continued)**

### **Branches**

139 King Street, Boscawen, NH  
350 Lake Street, Bristol, NH  
933 Central Street, Franklin, NH  
11 Saw Mill Road, Gilford, NH  
11 Veterans Square, Laconia, NH  
61 Laconia Road, Suite 300, Tilton, NH

## **Meredith Village Savings Bank**

*(Savings Bank)*

Year of Incorporation - 1869

24 State Route 25, PO Box 177  
Meredith, NH 03253

Telephone: 279-7986 Fax: 279-8911

Web Address - [www.mvsb.com](http://www.mvsb.com)

### **Officers**

John Kitchen, Chairman of the Board  
Samuel L. Laverack, President, CEO  
Richard E. Wyman, Jr., Executive Vice President, CFO  
Carol Bickford, Senior Vice President  
David Cronin, Senior Vice President  
Christine Harris, Senior Vice President  
Joanne Pearce, Senior Vice President  
Robert Sargeant, Senior Vice President  
Steven Tucker, Senior Vice President

### **Branches**

82 Wolfboro Highway, Alton, NH  
5 Riverside Drive, PO Box 552, Ashland, NH  
28 State Route 25, PO Box 929, Center Harbor, NH  
1383 Lakeshore Road, Gilford, NH  
379 South Main Street, Laconia, NH  
71 State Route 104, PO Box 177, Meredith, NH  
991 State Route 25, PO Box 810, Moultonborough, NH  
131 Main Street, Plymouth, NH  
Hannaford, 389 Tenney Mountain Highway, Plymouth, NH  
66 North Main Street, PO Box 2059, Wolfboro, NH

## **Merrimack County Savings Bank**

*(Savings Bank)*

Year of Incorporation - 1867

89 North Main Street, PO Box 2826  
Concord, NH 03301

Telephone: 225-2793 Fax: 226-2533

Web Address - [www.mcsbnh.com](http://www.mcsbnh.com)

## **Merrimack County Savings Bank (Continued)**

### **Officers**

William H. Dunlap, Chairman of the Board  
Paul C. Rizzi, Jr., President, CEO  
Philip B. Emma, Executive Vice President, Treasurer,  
CFO, COO

Richard Wyman, Executive Vice President & CFO

Edward F. Caron, Executive Vice President

Donald M. Bennert, Senior Vice President

Donna L. Benson, Senior Vice President

Terry L. Clarkson, Senior Vice President

David Cronin, Senior Vice President

Linda J. Lorden, Senior Vice President

Joanne Pearce, Senior Vice President

Lori M. Piper, Senior Vice President

Paul M. Provost, Senior Vice President

Steven Tucker, Senior Vice President

Claudia Walker, Senior Vice President

### **Branches**

503 South Street, Bow, NH  
1 Integra Drive, Concord, NH  
190 North Main Street, Concord, NH  
167 North State Street, Concord, NH  
35 Kearsarge Avenue, Contoocook, NH  
101 Broad Street, Nashua, NH

## **Northway Bank**

*(Commercial Bank)*

Year of Incorporation - 1891

9 Main Street

Berlin, NH 03570

Telephone: 752-1171 Fax: 326-7399

Web Address - [www.northwaybank.com](http://www.northwaybank.com)

### **Officers**

William J. Woodward, Chairman of the Board,  
President, CEO  
Russell Cronin, Jr., Senior Vice President, CFO  
Richard P. Orsillo, Senior Vice President, Controller  
Thomas Carusso, Senior Vice President  
Paula Caughey, Senior Vice President  
Dawn Champiny, Senior Vice President  
Jo-Ann Church, Senior Vice President  
Donna Ehrler, Senior Vice President  
Jonathan Gould, Senior Vice President  
Victor Levesque, Senior Vice President  
Gregory Nolin, Senior Vice President  
Jeffrey D. Smith, Senior Vice President  
John Tyson, Senior Vice President  
John Udaloy, Senior Vice President  
William Zafirson, Senior Vice President

## Northway Bank *(Continued)*

### Branches

130 Main Street, Ashland, NH  
Belknap Mall, 9 Old State Road, Belmont, NH  
414 Route 49, Campton, NH  
66 North Main Street, Concord, NH  
34 West Main Street, Conway, NH  
260 Main Street, Gorham, NH  
400 South Main Street, Laconia, NH  
29 Cilley Road, Manchester, NH  
42 Upper Ladder Hill Road, Meredith, NH  
1500 White Mountain Highway, North Conway, NH  
Rt. 16, 3424 White Mountain Hwy, North Conway, NH  
55 Main Street, Pittsfield, NH  
1-3 Highland Street, Plymouth, NH  
287 Highland Street, Plymouth, NH  
750 Lafayette Rd, Suite 101, Portsmouth, NH  
5 Market Street, Tilton, NH  
2385 White Mountain Highway, West Ossipee, NH

## Optima Bank & Trust Company

*(Commercial Bank)*

Year of Incorporation - 2008

Two Harbour Place  
Portsmouth, NH 03801  
Telephone: 433-9600 Fax: 433-9699  
Web Address - [www.optimabank.com](http://www.optimabank.com)

### Officers

Daniel R. Morrison, Chairman of the Board,  
President, CEO  
Edwin L. Garside, Senior Vice President, CFO, Treasurer  
Pamela A. Morrison, Senior Vice President  
William D. Young, Senior Vice President

### Branches

26 Lafayette Road, North Hampton, NH  
20 International Drive, Portsmouth, NH  
17 Portsmouth Avenue, Stratham, NH

## Piscataqua Savings Bank

*(Savings Bank)*

Year of Incorporation - 1877

15 Pleasant Street  
Portsmouth, NH 03801  
Telephone: 436-5250 Fax: 436-5540  
Web Address - [www.piscataqua.com](http://www.piscataqua.com)

## Piscataqua Savings Bank *(Continued)*

### Officers

Kenneth R. Clark, Chairman of the Board  
Richard M. Wallis, President, CEO  
Joan W. Gile, Executive Vice President  
Richard G. Kaiser, Vice President  
Debra S. Perry, Vice President

## Profile Bank

*(Savings Bank)*

Year of Incorporation - 1907

45 Wakefield Street  
Rochester, NH 03867  
Telephone: 603-332-2610 Fax: 603-332-2519  
Web Address - [www.profilebank.com](http://www.profilebank.com)

### Officers

Robert McCarthy, Chairman of the Board  
Kenneth Wilman, Jr., President, CEO  
Kevin Miller, Executive Vice President, CFO  
Catherine Chasse, Executive Vice President  
Janet Hand, Executive Vice President  
John Hall, Executive Vice President

### Branches

145 Main Street, Alton, NH  
65 Meadow Street, Sanbornville, NH  
160 Route 108, Somersworth, NH

## Salem Co-operative Bank

*(Co-operative Bank)*

Year of Incorporation - 1922

3 South Broadway, PO Box 67  
Salem, NH 03079  
Telephone: 898-2153 Fax: 898-1760  
Web Address - [www.salemcoop.com](http://www.salemcoop.com)

### Officers

David A. Beshara, Chairman of the Board  
Ann R. Lally, President  
Nadema A. Gemmill, Executive Vice President

### Branch

284 Merrimack Street, Methuen, MA

## **Savings Bank of Walpole**

*(Savings Bank)*

Year of Incorporation - 1875

68 Ames Plaza Lane, PO Box 517

Walpole, NH 03608

Telephone: 756-4771 Fax: 355-1600

Web Address - [www.walpolebank.com](http://www.walpolebank.com)

### **Officers**

Donald J. Tisdale, Chairman of the Board

Gregg R. Tewksbury, President, CEO

Mark G. Boddin, CFO

### **Branches**

400 West Street, Keene, NH

84 Marlboro Street, Keene, NH

11 Westminster Street, Walpole, NH

## **Sugar River Bank**

*(Savings Bank)*

Year of Incorporation - 1895

10 North Main Street, PO Box 569

Newport, NH 03773

Telephone: 863-3000 Fax: 843-6206

Web Address - [www.sugarriverbank.com](http://www.sugarriverbank.com)

### **Officers**

Lynn Perkins, Chairman of the Board

Mark A. Pitkin, President, CEO

Steven A. Thibodeau, Senior Vice President, CFO, COO

Cynthia Baron, Senior Vice President

Nancy Dickerman, Senior Vice President

### **Branches**

Sawyer Brook Plaza, Route 10, Grantham, NH

196 Newport Road, New London, NH

541 Route 11, Sunapee, NH

2 West Main Street, Warner, NH

## **Woodsville Guaranty Savings Bank**

*(Savings Bank)*

Year of Incorporation - 1889

63 Central Street

Woodsville, NH 03785

Telephone: 747-2735 Fax: 747-3267

Web Address - [www.thegarantybank.com](http://www.thegarantybank.com)

### **Officers**

Walter O. Young, Chairman of the Board

James E. Graham, President

Anthony J. Pucci, Executive Vice President

### **Branches**

278 Main Street, Franconia, NH

199 Main Street, Lancaster, NH

28 South Main Street, Lisbon, NH

189 Cottage Street, Littleton, NH

685 Meadow Street, Littleton, NH

37 Route 25, Piermont, NH

7 Town West Road, Plymouth, NH

4901 Dartmouth College Highway, Woodsville, NH

# STATE CHARTERED CREDIT UNIONS

## **Bellwether Community Credit Union**

Year of Incorporation - 1921

425 Hooksett Road  
Manchester, NH 03104  
Telephone: 645-8181 Fax: 645-8195

Web Address - [www.bccu.org](http://www.bccu.org)

### **Officers**

Lisa M. Thorne, Chairman of the Board  
Michael A. L'Ecuyer, President, CEO  
Claire J. Castanino, COO  
Paul D. Roy, Senior Vice President, CFO

### **Branches**

7 Leavy Drive, Bedford, NH  
409 Amherst Street, Nashua, NH

## **Guardian Angel Credit Union**

Year of Incorporation - 1929

200 Coos Street  
Berlin, NH 03570  
Telephone: 752-2750 Fax: 752-2795

Web Address - [www.gacreditunion.com](http://www.gacreditunion.com)

### **Officers**

Roger Charest, Chairman of the Board  
Gerald L. Dumoulin, President, CEO

### **Branch**

148 Main Street, Lancaster, NH

## **Freudenberg-NOK Employees Credit Union**

Year of Incorporation - 1956

450 Pleasant Street, PO Box 2001  
Bristol, NH 03222  
Telephone: 744-1617 Fax: 744-1676

Web Address - None

### **Officers**

Rene J. Lefebvre, President  
Melissa Sharp-Greatchus, Treasurer

## **Granite State Credit Union**

Year of Incorporation - 1945

1415 Elm Street, PO Box 6420  
Manchester, NH 03101  
Telephone: 668-2221 Fax: 626-8029

Web Address - [www.gscu.org](http://www.gscu.org)

### **Officers**

Allen F. Pattee, Chairman of the Board  
Denise L. Caristi, President, Treasurer  
Robert A. Fleury, Executive Vice President, CFO  
Timothy M. Naro, Executive Vice President, COO

### **Branches**

132 Route 101A, Amherst, NH  
145 Raymond Road, Candia, NH  
311 Sheep Davis Road, Concord, NH  
38 Birch Street, Derry, NH  
200 Derry Road, Hudson, NH  
31 Harrison Street, Manchester, NH  
19 Elm Street, Nashua, NH  
68 Lafayette Road, Seabrook, NH

## **Holy Rosary Regional Credit Union**

Year of Incorporation - 1962

133 Brock Street, PO Box 2078  
Rochester, NH 03867  
Telephone: 332-6840 Fax: 335-2730

Web Address - [www.hrcu.org](http://www.hrcu.org)

### **Officers**

Dana R. Flanders, Chairman of the Board  
Brian F. Hughes, President, CEO  
Brian J. Therrien, CFO  
Paul Auger, Treasurer

### **Branches**

490 Central Avenue, Dover, NH  
341 NH Route 11, Farmington, NH  
Spaulding High School, 140 Wakefield St., Rochester, NH

## **Members First Credit Union of N.H.**

Year of Incorporation - 1949

44 Bridge Street, PO Box 896  
Manchester, NH 03101  
Telephone: 622-8781 Fax: 622-2449

Web Address - [www.membersfirstnh.org](http://www.membersfirstnh.org)

### **Officers**

Louis D'Allesandro, Chairman of the Board  
Bruce B. Leighton, President, CEO  
Karl Betz, CFO  
Thomas G. Andrew, Senior Vice President  
Richard Plante, Treasurer

### **Branches**

886 Central Street, Franklin, NH  
200 Union Street, Manchester, NH



## **New Hampshire Postal Credit Union**

Year of Incorporation - 1940

955 Goffs Falls Road  
Manchester, NH 03103  
Telephone: 625-9032 Fax: 622-7890  
Web Address - [www.nhpcu.com](http://www.nhpcu.com)

### **Officers**

Sally A. Sutton, Chairman of the Board  
William S. Milner, President, CEO

### **Branch**

18 Loudon Road, Concord, NH

## **Northeast Credit Union**

Year of Incorporation - 1936

100 Borthwick Avenue  
Portsmouth, NH 03801  
Telephone: 436-1847 Fax: 422-9849  
Web Address - [www.necu.org](http://www.necu.org)

### **Officers**

Philip W. Sullivan, Chairman of the Board  
Timothy J. Colia, Interim President, CEO  
Victor Collinino, Treasurer  
Thomas Weaver, Senior Vice President  
Robert Wester, Senior Vice President

### **Branches**

730 Main Street, Berlin, NH  
1 South Main Street, Concord, NH  
199 White Mountain Highway, Conway, NH  
9 Members Way, Dover, NH  
84 Portsmouth Avenue, Exeter, NH  
355 Main Street, Gorham, NH  
199 Heater Road, Lebanon, NH  
145 Calef Highway, Lee, NH  
340 Wilson Street, Manchester, NH  
370 Daniel Webster Highway, Merrimack, NH  
144 First NH Highway, Northwood, NH  
341 Highland Street, Plymouth, NH  
Portsmouth Naval Shipyard, Building 14,  
Portsmouth, NH  
200 Charles Street, Rochester, NH

## **Service Credit Union**

Year of Incorporation - 1957

3003 Lafayette Road, PO Box 1268  
Portsmouth, NH 03801  
Telephone: 800-936-7730 Fax: 422-8390  
Web Address - [www.servicecu.org](http://www.servicecu.org)

## **Service Credit Union (Continued)**

### **Officers**

Barbara Roberge, Chairman of the Board  
Gordon A. Simmons, President, CEO  
Scott F. Wensley, CFO  
William L. Newman, Executive Vice President

### **Branches**

Unit 28614, APO, AE 09177, Ansbach, Germany  
Unit 27537, APO, AE 09139, Bamberg, Germany  
Unit 23817, APO, AE 09034, Baumholder, Germany  
CMR 409, Unit 24527, APO, AE 09053,  
Garmisch, Germany  
Unit 28130, APO, AE 09114-8130,  
Grafenwoehr, Germany  
CMR 419 Box 1912, APO, AE 09102,  
Heidelberg, Germany  
Unit 28216, APO, AE 09173, Hohenfels, Germany  
Unit 23152, APO, AE 09227-3251, Kleber, Germany  
Unit 3450, APO, AE 09094, Ramstein, Germany  
Unit 3450, KMCC Building 3336, Suite M20, APO,  
AE 09094-3450, Ramstein, Germany  
Unit 27205, APO AE 09136, Sembach, Germany  
Unit 3770, APO, AE 09126, Spangdahlem, Germany  
Panzer Branch Office, Unit 30401, APO, AE 09107,  
Stuttgart, Germany  
Unit 28038, APO, AE 09112, Vilseck, Germany  
199 Worcester Court, Falmouth, MA  
14 Colby Court, Bedford, NH  
344 Loudon Road, Concord, NH  
11 Ashleigh Drive, Derry, NH  
35 Fresh River Road, Epping, NH  
109 Epping Road, Exeter, NH  
887 Lafayette Road, Hampton, NH  
Hinsdale In-store, 724 Brattleboro Rd, Hinsdale, NH  
254 Lowell Road, Hudson, NH  
403 Winchester Street, PO Box 1230, Keene, NH  
225 Mechanic Street, Lebanon, NH  
1 Medical Center Drive, Lebanon, NH  
300 Keller Street, Manchester, NH  
Tyco (Simplex/ATM) 100 Piscatawa Drive,  
Newington, NH  
2200 Woodbury Avenue, Newington, NH  
Plymouth In-store, 683 Tenney Mountain Hwy,  
Plymouth, NH  
2032 Lafayette Road, Portsmouth, NH  
2460 Lafayette Road, Portsmouth, NH  
14 Manchester Square, Suite 190, Portsmouth, NH  
116 Farmington Road, Rochester, NH  
90 South Main Street, Rochester, NH  
158 North Broadway, PO Box 71, Salem, NH  
300 North Broadway, Salem, NH  
15 Penny Lane, Somersworth, NH

## **St. Joseph Hospital Employees' Credit Union**

Year of Incorporation - 1969

172 Kinsley Street  
Nashua, NH 03060  
Telephone: 594-2520 Fax: 594-2521  
Web Address - [www.sjhecu-nh.com](http://www.sjhecu-nh.com)

### **Officers**

Robert A. Demers, President  
Michael Brodeur, Treasurer

## **St. Mary's Bank**

Year of Incorporation - 1909

200 McGregor Street, PO Box 990  
Manchester, NH 03102  
Telephone: 669-4600 Fax: 629-1557  
Web Address - [www.stmarysbank.com](http://www.stmarysbank.com)

### **Officers**

Gina M. Balkus, Chairman of the Board  
Ronald H. Covey, Jr., President, CEO  
Ian C. Lucy, Executive Vice President  
Donald St. Germain, Executive Vice President  
Donald G. Stevens, Executive Vice President  
Carole Landry, Senior Vice President  
Steven J. Macek, Senior Vice President  
Leo D. Simard, Jr., Senior Vice President

### **Branches**

3 Winnhaven Drive, Hudson, NH  
50 Nashua Road, Londonderry, NH  
207 Daniel Webster Highway, Manchester, NH  
234 Elm Street, Manchester, NH  
839 Hanover Street, Manchester, NH  
48 Perimeter Road, Manchester, NH  
603 Nashua Street, Route 101A, Milford, NH  
14 Spruce Street, Nashua, NH

## **Triangle Credit Union**

Year of Incorporation - 1939

33 Franklin Street  
Nashua, NH 03064  
Telephone: 889-2470 Fax: 883-7120  
Web Address - [www.trianglecu.org](http://www.trianglecu.org)

### **Officers**

Norman (Rick) Holder, Chairman of the Board  
Maurice D. Simard Jr., President, CEO  
Mark L. Warner, Executive Vice President

### **Branches**

138 Route 101A, Amherst, NH  
3 Windham Road, Derry, NH  
1030 Candia Road, Manchester, NH  
Elliot Hospital, 1 Elliot Way, Manchester, NH  
257 Elm Street, Manchester, NH  
166 Daniel Webster Highway, Nashua, NH  
110 Main Street, Nashua, NH

# STATE CHARTERED NONDEPOSITORY TRUST COMPANIES

## The 1911 Trust Company, LLC

*(Fiduciary Trust Company)*

Year of Incorporation - 2009

1 New Hampshire Avenue, Suite 125

Portsmouth, NH 03801

Telephone: 978-921-0452 Fax: 978-927-6321

Web Address - 1911Trust.com

### Officers

David Ayer, Chairman of the Board

Kevin L. Kavanaugh, President, CIO

James G. Angelakis, CFO

### Branch

400 Essex Street, PO Box 5600, Beverly Farms, MA

## Cambridge Trust Company of New Hampshire, Inc.

*(Fiduciary Trust Company)*

Year of Incorporation - 2010

116 North Main Street

Concord, NH 03301

Telephone: 603-226-1212 Fax: None

Web Address - www.cambridgetrust.com

### Officers

Susan Martore-Baker, President

Brian A. Bickford, SVP, Investment Officer

Judith V. Goodnow, SVP, Trust Officer

Maureen Kelliher, SVP, Investment Officer

Albert R. Riethheimer, Treasurer

## AllianceBernstein Trust Company, LLC

*(Fiduciary Trust Company)*

Year of Incorporation - 2007

1345 Avenue of the Americas

New York, NY 10105

Telephone: 212-969-1000 Fax: 212-969-1334

Web Address - www.alliancebernstein.com

### Officers

Seth J. Masters, Chairman of the Board, President

Peter G. Callahan, Senior Vice President

Laurence E. Cranch, Senior Vice President

Edward J. Farrell, Senior Vice President

James M. Liptrot, Senior Vice President

Louis T. Mangan, Senior Vice President

Mark R. Manley, Senior Vice President

Daniel A. Notto, Senior Vice President

## Charter Trust Company

*(Fiduciary Trust Company)*

Year of Incorporation - 1984

90 North Main Street

Concord, NH 03301

Telephone: 224-1350 Fax: 800-351-8163

Web Address - www.chartertrust.com

### Officers

Stephen Theroux, Chairman of the Board

Steven Albrecht, President, CEO

Cynthia A. Wentworth, CFO

Douglas Tengdin, CIO

Kathryn Woodfin, Executive Vice President

John Carlson, Senior Vice President

Karen Crump, Senior Vice President

Diane DeStefano, Senior Vice President

Ruth Franks, Senior Vice President

Elizabeth Kapp, Senior Vice President

## Cambridge Associates Fiduciary Trust, LLC

*(Fiduciary Trust Company)*

Year of Incorporation - 2011

125 High Street

Boston, MA 02110

Telephone: 617-457-7500 Fax: 617-457-7501

Web Address - www.cambridgeassociates.com

### Officers

Scott Berney, Chairman of the Board

Jill N. Bicks, President

Robert P. Gerseny, Chief Fiduciary Officer

Janet Chambers, Treasurer

### Branches

17 1/2 Lebanon Street, 3rd Floor, Hanover, NH

255 DW Highway, Meredith, NH

331 Main Street, PO Box 158, New London, NH

2-4 Main Street, PO Box 482, Peterborough, NH

34 Wakefield Street, PO Box 1462, Rochester, NH

**DWS Trust Company***(Fiduciary Trust Company)*

Year of Incorporation - 1989

11 Northeastern Boulevard  
Salem, NH 03079

Telephone: 617-295-3605 Fax: 617-830-6320

Web Address - None

**Officers**Paul Schubert, Chairman of the Board  
Nancy Tanzil, Chief Financial Officer, Treasurer  
W. Douglas Beck, Senior Vice President  
Michael J. Woods, Senior Vice President**Exeter Trust Company***(Fiduciary Trust Company)*

Year of Incorporation - 1994

155 Fleet Street  
Portsmouth, NH 03801

Telephone: 778-0020 Fax: 778-0040

Web Address - [www.manning-napier.com](http://www.manning-napier.com)**Officers**B. Reuben Auspitz, Chairman of the Board  
Paul E. Peltier, President  
Megan Henry, Executive Vice President  
Beth H. Galusha, Treasurer**Branches**290 Woodcliff Drive, Fairport, NY  
655 Metro Place South, Suite 800, Dublin, OH  
BusinessSuites West End, 3900 Westerre Parkway,  
Suite 300, Richmond, VA**Family Capital Trust Company***(Fiduciary Trust Company)*

Year of Incorporation - 2009

3 Centennial Drive, #200  
Peabody, MA 01960

Telephone: 978-278-9300 Fax: 978-278-9330

Web Address - [www.famcapllc.com](http://www.famcapllc.com)**Officers**Robert H. Frey, Chairman of the Board, President, CEO  
Letitia H. Beauregard, Treasurer**Fiduciary Trust Company of  
New Hampshire***(Fiduciary Trust Company)*

Year of Incorporation - 1958

6300 Lamar Avenue  
Overland Park, KS 66202

Telephone: 913-236-1950 Fax: 913-236-1989

Web Address - None

**Officers**Michael D. Strohm, Chairman of the Board, President, CEO  
Brent K. Bloss, Treasurer**Hemenway Trust Company LLC***(Fiduciary Trust Company)*

Year of Incorporation - 2010

1 Stiles Road, Suite 204  
Salem, NH 03079

Telephone: 603-913-8022 Fax: 603-870-9475

Web Address - [www.hemtrust.com](http://www.hemtrust.com)**Officers**Stephen W. Kidder, Chairman of the Board, President  
Michael B. Elefante, CIO  
Michael J. Puzo, Treasurer**Lincoln Financial Group Trust Company, Inc.***(Fiduciary Trust Company)*

Year of Incorporation - 2012

One Granite Place  
Concord, NH 03301  
Telephone: 226-5000 Fax: None

Web Address - None

**Officers**Eric S. Levy, Chairman of the Board, President  
Kristi J. Harkenrider, Treasurer  
Jeffrey V. Gery, Chief Compliance Officer**Loomis Sayles Trust Company, LLC***(Fiduciary Trust Company)*

Year of Incorporation - 2007

1 Financial Center  
Boston, MA 02111

Telephone: 800-343-2029 Fax: 617-842-0653

Web Address - [loomisayles.com](http://loomisayles.com)**Officers**

Kevin P. Charleston, Chairman of the Board, President

**Loring, Wolcott & Coolidge Trust, LLC**

*(Fiduciary Trust Company)*

Year of Incorporation - 2010

230 Congress Street  
Boston, MA 02110

Telephone: 617-523-6531 Fax: 617-523-6535

Web Address - [www.lwcotrust.com](http://www.lwcotrust.com)

**Officers**

William B. Perkins, Secretary  
C.F. David Boit, President  
Thomas R. Appleton, Treasurer

**New Hampshire Trust Company, The**

*(Fiduciary Trust Company)*

Year of Incorporation - 2002

255 West Street  
Keene, NH 03431

Telephone: 352-0862 Fax: 352-1880

Web Address - [www.nhtrustco.com](http://www.nhtrustco.com)

**Officers**

John R. Davidson, Chairman of the Board  
Gregory M. McConahey, Co-President  
Michael J. Rafferty, Co-President

**Manulife Asset Management  
Trust Company LLC**

*(Fiduciary Trust Company)*

Year of Incorporation - 2011

197 Clarendon Street  
Boston, MA 02116

Telephone: 617-375-1500 Fax: 617-375-1666

Web Address - None

**Officers**

Barry Evans, Chairman of the Board, President  
Christopher Conkey, CIO

**PENSCO Trust Company LLC**

*(Fiduciary Trust Company)*

Year of Incorporation - 2001

30 Penhallow Street, Suite 200A  
Portsmouth, NH 03801

Telephone: 433-2626 Fax: 303-614-7070

Web Address - [www.pensco.com](http://www.pensco.com)

**Officers**

Thomas C. Roberts, Chairman of the Board  
Kelly A. Rodrigues, President, CEO  
Carol Foster, CFO  
Cynthia Weaver, EVP Institutional Services & Strategy  
Eileen Loustau, SVP Marketing

**Mercer Trust Company**

*(Fiduciary Trust Company)*

Year of Incorporation - 2004

1 Investors Way  
Norwood, MA 02062

Telephone: 857-362-4000 Fax: None

Web Address - None

**Officers**

Philip de Cristo, Chairman of the Board, President  
Linda Coles, Treasurer

**Perspecta Trust LLC**

*(Fiduciary Trust Company)*

Year of Incorporation - 2007

1 Liberty Lane East  
Hampton, NH 03842

Telephone: 929-2300 Fax: 929-2248

Web Address - [www.perspectatrust.com](http://www.perspectatrust.com)

**Officers**

Paul M. Montrone, Chairman of the Board and CEO  
Todd Mayo, Principal  
Scott Baker, President  
Stephanie S. Morin, CFO

**MFS Heritage Trust Company**

*(Fiduciary Trust Company)*

Year of Incorporation - 1999

111 Huntington Avenue 24th Floor  
Boston, MA 02199

Telephone: 617-954-5000 Fax: 617-954-7180

Web Address - [www.mfs.com](http://www.mfs.com)

**Officers**

John M. Corcoran, Chairman of the Board  
John M. Corcoran, President, CEO  
Elizabeth Petipas, Treasurer

## **Putnam Fiduciary Trust Company**

*(Fiduciary Trust Company)*

Year of Incorporation - 2009

1 Post Office Square

Boston, MA 02109

Telephone: 617-760-1648 Fax: 617-255-9035

Web Address - None

### **Officers**

Steven D. Krichmar, Chairman of the Board, President

Clare Richer, CFO, Treasurer

Robert D. Ettinger, Assistant Controller and SVP

## **Pyramis Global Advisors Trust Company**

*(Fiduciary Trust Company)*

Year of Incorporation - 2005

1 Spartan Way

Merrimack, NH 03054

Telephone: 617-563-7000 Fax: 401-292-8256

Web Address - [www.pyramis.com](http://www.pyramis.com)

### **Officers**

Michael Jones, Chairman of the Board, President, CEO

Douglas Moore, CFO

Young Chin, CIO

Clay Luby, Treasurer

### **Branch**

900 Salem Street, OS1S, Smithfield, RI

## **Robeco Trust Company**

*(Fiduciary Trust Company)*

Year of Incorporation - 2009

1 Beacon Street

Boston, MA 02108

Telephone: 212-908-9573 Fax: 212-812-6757

Web Address - [www.robecoinvest.com](http://www.robecoinvest.com)

### **Officers**

Mark E. Donovan, Chairman, CEO, CIO

Matthew Davis, CFO, Treasurer

### **Branch**

100 Drakes Landing Road, Suite 360, Greenbrae, CA

909 Third Avenue, New York, NY

Coolsingel 120, NL 3011 AG, Rotterdam, The Netherlands

## **Sentinel Trust Company**

*(Fiduciary Trust Company)*

Year of Incorporation - 2013

1 New Haven Avenue, Suite 102A

Milford, CT 06460

Telephone: 203-283-9593 Fax: 203-283-9596

Web Address - None

### **Officers**

John H. Streicker, Chairman of the Board

David Weiner, President

Leland Roth, Treasurer

## **State Street Bank and Trust Company of New Hampshire**

*(Fiduciary Trust Company)*

Year of Incorporation - 2004

20 Trafalgar Square, Suite 449

Nashua, NH 03063

Telephone: 589-4097 Fax: 880-4444

Web Address - None

### **Officers**

Steven Nazzaro, Co-Chairman

Daniel Bouchard, President

Keith Linhart, Treasurer

## **VantageTrust Company, LLC**

*(Fiduciary Trust Company)*

Year of Incorporation - 2001

c/o Davidson & Stone, PLLC,

2 Capital Plaza, Suite 301

Concord, NH 03301

Telephone: 202-962-4600 Fax: 202-962-4601

Web Address - None

### **Officers**

Mary Mannix Decker, Chairman of the Board

Joan McCallen, President

Elizabeth Glista, Treasurer

## **Verisight Trust Company**

*(Fiduciary Trust Company)*

Year of Incorporation - 2011

1 Pillsbury Street

Concord, NH 03301

Telephone: 866-499-7782 Fax: 916-605-4024

Web Address - [www.verisightgroup.com](http://www.verisightgroup.com)

### **Officers**

Greg Tschider, Chairman of the Board

Gregory W. Tschider, President

# STATE CHARTERED FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE BY MUNICIPALITY

## **Alton**

Meredith Village Savings Bank - Savings Bank  
Profile Bank - Savings Bank

## **Amherst**

First Colebrook Bank, The - Commercial Bank  
Granite State Credit Union - Credit Union  
Triangle Credit Union - Credit Union

## **Antrim**

Bank of New Hampshire - Savings Bank

## **Ashland**

Meredith Village Savings Bank - Savings Bank  
Northway Bank - Commercial Bank

## **Bedford**

Bank of New England - Commercial Bank  
Bank of New Hampshire - Savings Bank  
Bellwether Community Credit Union - Credit Union  
Centrix Bank & Trust - Commercial Bank  
Service Credit Union - Credit Union

## **Belmont**

Northway Bank - Commercial Bank

## **Berlin**

Guardian Angel Credit Union - Credit Union  
Northeast Credit Union - Credit Union  
Northway Bank - Commercial Bank

## **Boscawen**

Franklin Savings Bank - Savings Bank

## **Bow**

Merrimack County Savings Bank - Savings Bank

## **Bristol**

Franklin Savings Bank - Savings Bank  
Freudenberg-NOK Employees Credit Union -  
Credit Union

## **Campton**

Community Guaranty Savings Bank - Savings Bank  
Northway Bank - Commercial Bank

## **Candia**

Granite State Credit Union - Credit Union

## **Center Harbor**

Meredith Village Savings Bank - Savings Bank

## **Center Ossipee**

Bank of New Hampshire - Savings Bank

## **Charlestown**

Claremont Savings Bank - Savings Bank

## **Claremont**

Bank of New Hampshire - Savings Bank  
Claremont Savings Bank - Savings Bank

## **Colebrook**

First Colebrook Bank, The - Commercial Bank

## **Concord**

Bank of New Hampshire - Savings Bank  
Cambridge Trust Company of New Hampshire, Inc.  
- Fiduciary Trust Company  
Centrix Bank & Trust - Commercial Bank  
Charter Trust Company - Fiduciary Trust Company  
First Colebrook Bank, The - Commercial Bank  
Granite State Credit Union - Credit Union  
Lincoln Financial Group Trust Company, Inc. -  
Fiduciary Trust Company  
Merrimack County Savings Bank - Savings Bank  
New Hampshire Postal Credit Union - Credit Union  
Northeast Credit Union - Credit Union  
Northway Bank - Commercial Bank  
Service Credit Union - Credit Union  
VantageTrust Company, LLC - Fiduciary Trust  
Company  
Verisight Trust Company - Fiduciary Trust Company

## **Contoocook**

Merrimack County Savings Bank - Savings Bank

## **Conway**

Bank of New Hampshire - Savings Bank  
Northeast Credit Union - Credit Union  
Northway Bank - Commercial Bank

## **Cornish**

Claremont Savings Bank - Savings Bank

## **Derry**

Granite State Credit Union - Credit Union  
Service Credit Union - Credit Union  
Triangle Credit Union - Credit Union

## **Dover**

Bank of New Hampshire - Savings Bank  
Centrix Bank & Trust - Commercial Bank  
Holy Rosary Regional Credit Union - Credit Union  
Northeast Credit Union - Credit Union

## **Epping**

Service Credit Union - Credit Union

## **Exeter**

Northeast Credit Union - Credit Union  
Service Credit Union - Credit Union

**Farmington**

Holy Rosary Regional Credit Union - Credit Union

**Franconia**

Woodsville Guaranty Savings Bank - Savings Bank

**Franklin**

Franklin Savings Bank - Savings Bank  
Members First Credit Union of N.H. - Credit Union

**Gilford**

Bank of New Hampshire - Savings Bank  
Franklin Savings Bank - Savings Bank  
Meredith Village Savings Bank - Savings Bank

**Gorham**

Bank of New Hampshire - Savings Bank  
Northeast Credit Union - Credit Union  
Northway Bank - Commercial Bank

**Grantham**

Sugar River Bank - Savings Bank

**Hampton**

Perspecta Trust LLC - Fiduciary Trust Company  
Service Credit Union - Credit Union

**Hanover**

Charter Trust Company - Fiduciary Trust Company

**Hillsborough**

Bank of New Hampshire - Savings Bank

**Hinsdale**

Service Credit Union - Credit Union

**Hudson**

Granite State Credit Union - Credit Union  
Service Credit Union - Credit Union  
St. Mary's Bank - Credit Union

**Keene**

New Hampshire Trust Company, The - Fiduciary  
Trust Company  
Savings Bank of Walpole - Savings Bank  
Service Credit Union - Credit Union

**Laconia**

Bank of New Hampshire - Savings Bank  
Franklin Savings Bank - Savings Bank  
Meredith Village Savings Bank - Savings Bank  
Northway Bank - Commercial Bank

**Lancaster**

Guardian Angel Credit Union - Credit Union  
Woodsville Guaranty Savings Bank - Savings Bank

**Lebanon**

Northeast Credit Union - Credit Union  
Service Credit Union - Credit Union

**Lee**

Northeast Credit Union - Credit Union

**Lincoln**

Bank of New Hampshire - Savings Bank

**Lisbon**

Woodsville Guaranty Savings Bank - Savings Bank

**Littleton**

Bank of New Hampshire - Savings Bank  
Woodsville Guaranty Savings Bank - Savings Bank

**Londonderry**

Bank of New England - Commercial Bank  
St. Mary's Bank - Credit Union

**Manchester**

Bank of New England - Commercial Bank  
Bank of New Hampshire - Savings Bank  
Bellwether Community Credit Union - Credit Union  
Centrix Bank & Trust - Commercial Bank  
Granite State Credit Union - Credit Union  
Members First Credit Union of N.H. - Credit Union  
New Hampshire Postal Credit Union - Credit Union  
Northeast Credit Union - Credit Union  
Northway Bank - Commercial Bank  
Service Credit Union - Credit Union  
St. Mary's Bank - Credit Union  
Triangle Credit Union - Credit Union

**Meredith**

Charter Trust Company - Fiduciary Trust Company  
Meredith Village Savings Bank - Savings Bank  
Northway Bank - Commercial Bank

**Merrimack**

Northeast Credit Union - Credit Union  
Pyramis Global Advisors Trust Company -  
Fiduciary Trust Company

**Milford**

Centrix Bank & Trust - Commercial Bank  
St. Mary's Bank - Credit Union

**Moultonborough**

Bank of New Hampshire - Savings Bank  
Meredith Village Savings Bank - Savings Bank

**Nashua**

Bank of New England - Commercial Bank  
Bellwether Community Credit Union - Credit Union  
Centrix Bank & Trust - Commercial Bank  
Granite State Credit Union - Credit Union  
Merrimack County Savings Bank - Savings Bank  
St. Joseph Hospital Employees' Credit Union -  
Credit Union  
St. Mary's Bank - Credit Union  
State Street Bank and Trust Company of  
New Hampshire - Fiduciary Trust Company  
Triangle Credit Union - Credit Union

**New London**

Charter Trust Company - Fiduciary Trust Company  
Sugar River Bank - Savings Bank



**Newport**

Sugar River Bank - Savings Bank

**North Conway**

Northway Bank - Commercial Bank

**North Hampton**

Optima Bank & Trust Company - Commercial Bank

**Northwood**

Northeast Credit Union - Credit Union

**Peterborough**

Charter Trust Company - Fiduciary Trust Company

**Piermont**

Woodsville Guaranty Savings Bank - Savings Bank

**Pittsfield**

Northway Bank - Commercial Bank

**Plymouth**

Bank of New Hampshire - Savings Bank  
Community Guaranty Savings Bank - Savings Bank  
Meredith Village Savings Bank - Savings Bank  
Northeast Credit Union - Credit Union  
Northway Bank - Commercial Bank  
Service Credit Union - Credit Union  
Woodsville Guaranty Savings Bank - Savings Bank

**Portsmouth**

1911 Trust Company, The – Fiduciary Trust Company  
Centrix Bank & Trust - Commercial Bank  
Exeter Trust Company - Fiduciary Trust Company  
First Colebrook Bank, The - Commercial Bank  
Northeast Credit Union - Credit Union  
Northway Bank - Commercial Bank  
Optima Bank & Trust Company - Commercial Bank  
PENSCO Trust Company LLC - Fiduciary Trust Company  
Piscataqua Savings Bank - Savings Bank  
Service Credit Union - Credit Union

**Rochester**

Bank of New Hampshire - Savings Bank  
Charter Trust Company - Fiduciary Trust Company  
Holy Rosary Regional Credit Union - Credit Union  
Northeast Credit Union - Credit Union  
Profile Bank - Savings Bank  
Service Credit Union - Credit Union

**Salem**

Bank of New England - Commercial Bank  
DWS Trust Company - Fiduciary Trust Company  
Hemenway Trust Company LLC - Fiduciary Trust Company  
Salem Co-operative Bank - Co-operative Bank  
Service Credit Union - Credit Union

**Sanbornville**

Profile Bank - Savings Bank

**Seabrook**

Granite State Credit Union - Credit Union

**Somersworth**

Profile Bank - Savings Bank  
Service Credit Union - Credit Union

**Stratham**

Optima Bank & Trust Company - Commercial Bank

**Sunapee**

Sugar River Bank - Savings Bank

**Tilton**

Franklin Savings Bank - Savings Bank  
Northway Bank - Commercial Bank

**Walpole**

Savings Bank of Walpole - Savings Bank

**Warner**

Sugar River Bank - Savings Bank

**West Ossipee**

Northway Bank - Commercial Bank

**Whitefield**

Bank of New Hampshire - Savings Bank

**Windham**

Bank of New England - Commercial Bank

**Wolfeboro**

Meredith Village Savings Bank - Savings Bank

**Woodsville**

Bank of New Hampshire - Savings Bank  
Woodsville Guaranty Savings Bank - Savings Bank

## New Hampshire State Chartered Banks

In Thousands (000)	Certificate Number	Balance Sheet Information						Total Risk Based Capital Ratio	Income Statement Information
		Total Assets	Total Loans	Total Deposits	Total Equity Capital	Net Income			
	24540	577,030	516,440	498,099	73,437	6,370	14.20%	6,370	
	18012	1,189,922	802,696	950,415	129,161	6,020	15.08%	6,020	
	35035	907,684	684,933	733,644	85,491	7,658	13.20%	7,658	
	18038	325,021	257,006	267,630	48,069	1,684	21.85%	1,684	
	27252	106,585	66,481	93,245	8,855	314	11.54%	314	
	06212	262,072	187,517	224,774	23,140	1,454	12.79%	1,454	
	17951	364,739	238,740	280,191	42,132	1,977	19.34%	1,977	
	17180	714,872	600,557	536,633	78,544	3,984	16.36%	3,984	
	17960	663,852	491,553	496,741	70,159	7,832	13.28%	7,832	
	14240	894,097	642,259	706,893	894,097	7,148	15.04%	7,148	
	58699	281,698	229,468	244,086	20,287	801	14.52%	801	
	17443	228,987	144,667	188,493	38,161	1,049	27.96%	1,049	
	28155	181,956	116,188	157,638	22,963	422	21.51%	422	
	27824	392,439	259,476	260,007	58,947	3,110	30.92%	3,110	
	18030	333,801	198,205	305,351	26,456	632	17.47%	632	
	18028	251,560	147,707	189,097	35,205	1,039	20.20%	1,039	
	18031	402,557	311,671	304,074	37,660	2,653	15.41%	2,653	
<b>Totals for all 17 State Chartered Banks</b>		<b>8,078,872</b>	<b>5,895,564</b>	<b>6,437,011</b>	<b>1,692,764</b>	<b>54,147</b>		<b>54,147</b>	

For additional financial information, please visit the FFIEC's web site at [www.ffiec.gov](http://www.ffiec.gov)

### New Hampshire State Chartered Credit Unions

In Thousands (000)	Certificate Number	Balance Sheet Information				Net Worth Ratio	Income Statement Information	Number of Members
		Total Assets	Total Loans	Total Deposits	Total Equity Capital			
	60747	387,845	262,825	281,234	44,505	11.47%	818	32,040
	66305	1,990	965	1,325	657	32.99%	0	1,008
	63272	325,826	253,959	288,318	25,763	7.91%	1,639	30,068
	60786	41,924	13,142	33,929	7,939	18.93%	(152)	4,556
	65088	193,681	135,486	178,204	17,261	8.91%	1,308	18,152
	65491	141,688	101,865	128,325	13,593	9.59%	493	13,114
	66207	37,802	14,589	29,546	8,240	21.79%	105	4,114
	68219	944,877	808,325	786,177	94,708	10.44%	5,119	99,616
	68375	2,348,031	1,567,462	1,843,361	297,513	12.67%	20,811	183,331
	66289	6,252	2,189	5,608	639	10.22%	(20)	1,082
	63829	772,031	580,458	659,214	64,724	8.38%	1,509	87,014
	68210	507,445	384,704	423,191	39,935	7.86%	1,908	42,161
<b>Totals for all 12 State Chartered Credit Unions</b>		<b>5,709,192</b>	<b>4,125,969</b>	<b>4,658,432</b>	<b>615,477</b>		<b>33,538</b>	<b>516,256</b>

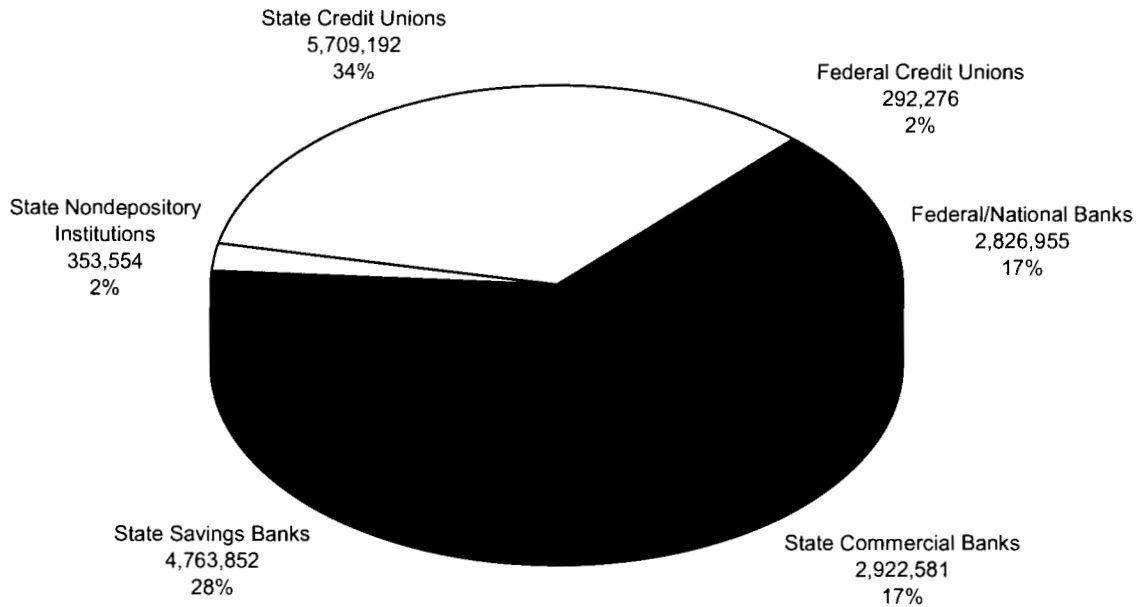
For additional information, please visit the NCUA's web site at [www.ncua.gov](http://www.ncua.gov)

**New Hampshire Chartered Nondepository Trust Companies and Trust Departments**

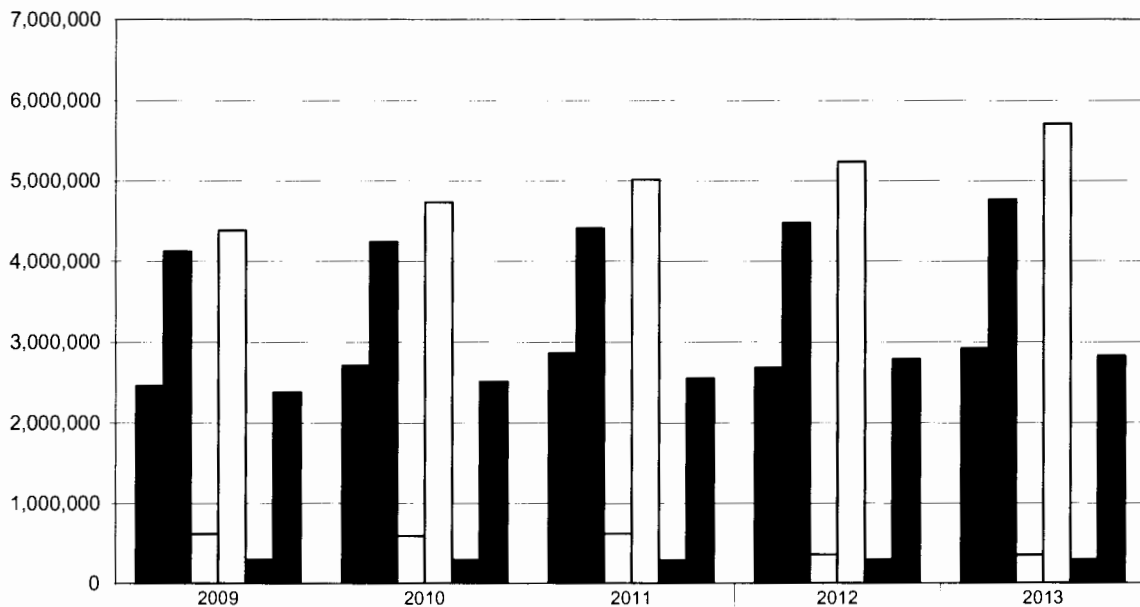
Name of Institution	Balance Sheet Information		Income Statement Information		Managed Assets		Non-Managed Assets		Custodial	
	Total Assets	Equity Capital	Net Income	Assets	Number of Accounts	Assets	Number of Accounts	Assets	Number of Accounts	
<b>TRUST COMPANIES</b>										
1911 Trust Company LLC, The	5,434	3,964	1,343	1,099,084	526	0	0	0	0	
AllianceBernstein Trust Company, LLC	4,590	2,622	215	13,635,767	398	0	0	0	0	
Cambridge Associates Fiduciary Trust, LLC	1,219	1,174	(124)	0	0	152,510	3	0	0	
Cambridge Trust Company of New Hampshire, Inc.	2,042	2,037	23	10,396	8	11,491	19	0	0	
Charter Trust Company	7,077	4,783	949	1,495,106	1,958	11,544	96	55,013	49	
DWS Trust Company	73,019	64,789	1,195	319,357	2	8,756,268	135,600	6,361,988	356,690	
Exeter Trust Company	8,980	3,534	530	179,803	74	5,180,840	1,074	6,820,977	5,515	
Family Capital Trust Company	5,561	5,308	150	272,163	131	0	0	0	0	
Fiduciary Trust Company of New Hampshire	2,188	2,149	101	170,430	1	0	0	26,221,415	860,094	
Henneway Trust Company LLC	2,045	1,828	470	3,188,241	1,275	0	0	0	0	
Lincoln Financial Group Trust Company, Inc	3,179	3,102	113	0	0	2,528,485	3,079	0	0	
Loomis Sayles Trust Company, LLC	30,846	4,834	8,847	10,021,708	393	0	0	0	0	
Loring, Wolcott & Coolidge Trust, LLC	5,434	4,057	426	0	0	0	0	5,346,824	2,374	
Manulife Asset Management Trust Company LLC	2,529	2,127	71	203,505	2	1,187,020	24	0	0	
Mercer Trust Company	17,052	14,334	417	15,520,168	106	84,849,577	402	236,770	3	
MFS Heritage Trust Company	18,175	14,354	7,854	5,615,770	96	9,304,050	219,370	0	0	
New Hampshire Trust Company, The	1,502	1,339	160	190,853	254	0	0	0	0	
PENSCO Trust Company, The	35,355	33,883	1,681	0	0	0	0	10,456,128	49,297	
Perspecta Trust LLC	6,055	4,768	252	804,500	62	1,268,456	14	18,602	4	
Puinar Fiduciary Trust Company	21,182	18,588	6,081	8,570,785	1,321	23,727,742	616,863	337,916	1	
Pyramis Global Advisors Trust Company	66,322	46,036	19,822	90,076,175	906	0	0	0	0	
Robeco Trust Company	6,852	3,416	732	2,415,581	30	0	0	0	0	
Sentinel Trust Company	3,752	3,263	1,076	0	0	110,685	1	379,659	1	
State Street Bank and Trust Company of New Hampshire	14,177	14,058	420	3,724,218	6	9,119,910	40	0	0	
Vantage Trust Company	2,485	2,485	6	0	0	30,650,393	5,052	216,359	2,360	
Verisight Trust Company	6,502	6,036	2,764	0	0	7,098,605	841	2,717,056	638	
<b>Totals for 26 State Chartered Nondepository Trust Companies</b>	<b>353,554</b>	<b>268,868</b>	<b>55,574</b>	<b>157,513,610</b>	<b>7,549</b>	<b>183,959,576</b>	<b>982,498</b>	<b>59,168,717</b>	<b>1,277,026</b>	
<b>BANKS WITH TRUST DEPARTMENTS</b>										
Bank of New Hampshire - Trust Department				194,556	343	88,070	25	93,362	85	
Merrimack County Savings Bank - Trust Department				109,529	362	781	21	80,242	17	
Piscataqua Savings Bank - Trust Department				196,671	367	0	0	17,696	14	
<b>Totals for 3 Trust Departments</b>				<b>500,756</b>	<b>1,072</b>	<b>88,851</b>	<b>46</b>	<b>191,300</b>	<b>116</b>	
<b>Grand Total for all Nondepository Trust Companies and Trust Departments</b>				<b>158,014,366</b>	<b>8,621</b>	<b>184,048,427</b>	<b>982,544</b>	<b>59,360,017</b>	<b>1,277,142</b>	

Refer to Bank Section for information

**NH's Asset Distribution by Institution Type for 2013**  
(\$ thousands)

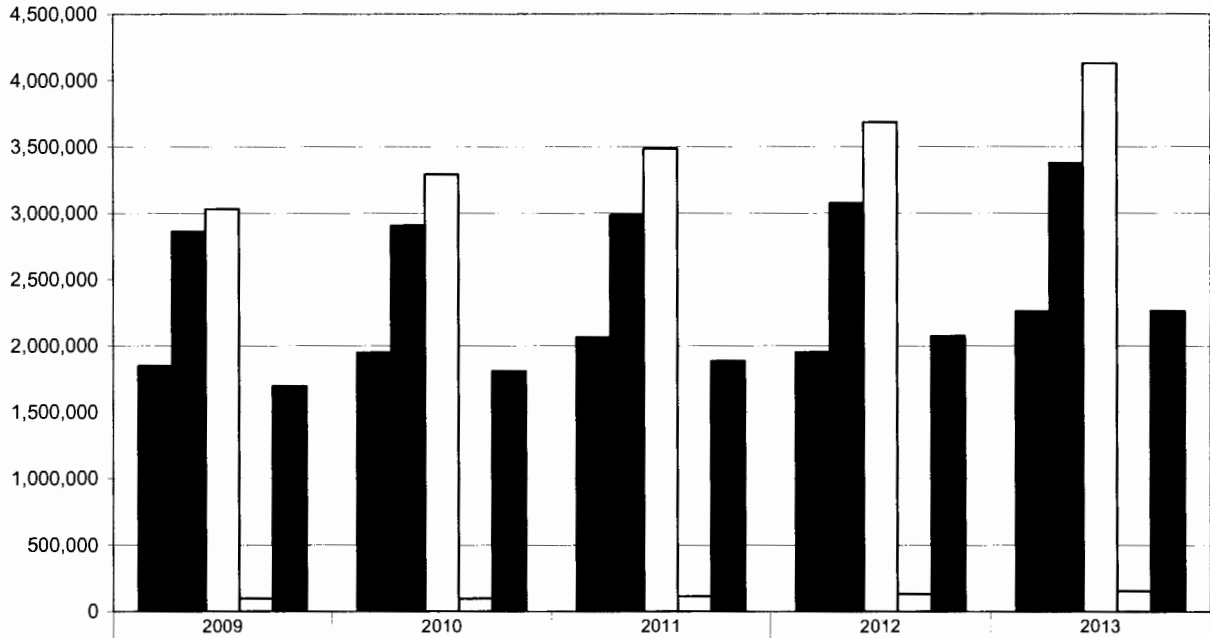


**NH Asset Distribution - Five Year Trend**  
(\$ thousands)



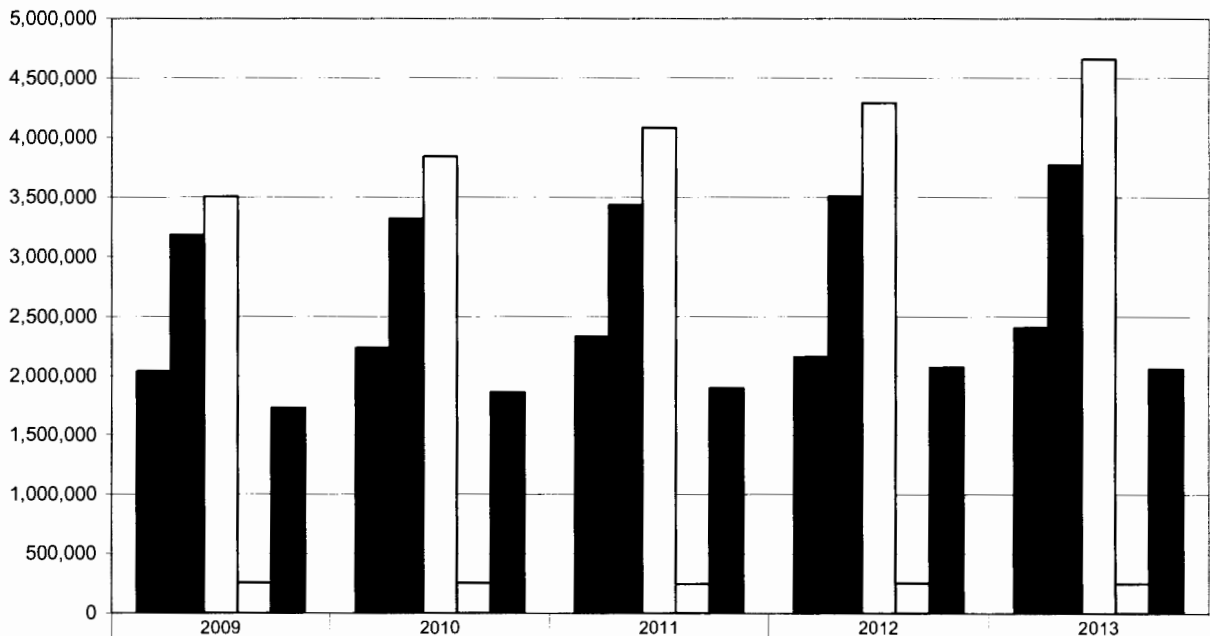
■ State Commercial Banks	2,460,327	2,708,623	2,863,947	2,681,265	2,922,581
■ State Savings Banks	4,122,453	4,242,440	4,409,594	4,480,589	4,763,852
□ State Nondepository Institutions	619,042	592,933	621,529	358,435	353,554
□ State Credit Unions	4,385,388	4,733,636	5,016,838	5,237,324	5,709,192
■ Federal Credit Unions	294,015	294,110	285,293	292,629	292,276
■ Federal/National Banks	2,379,505	2,510,986	2,547,847	2,788,606	2,826,955

**NH Loan Trend - Five Year**  
(\$ thousands)



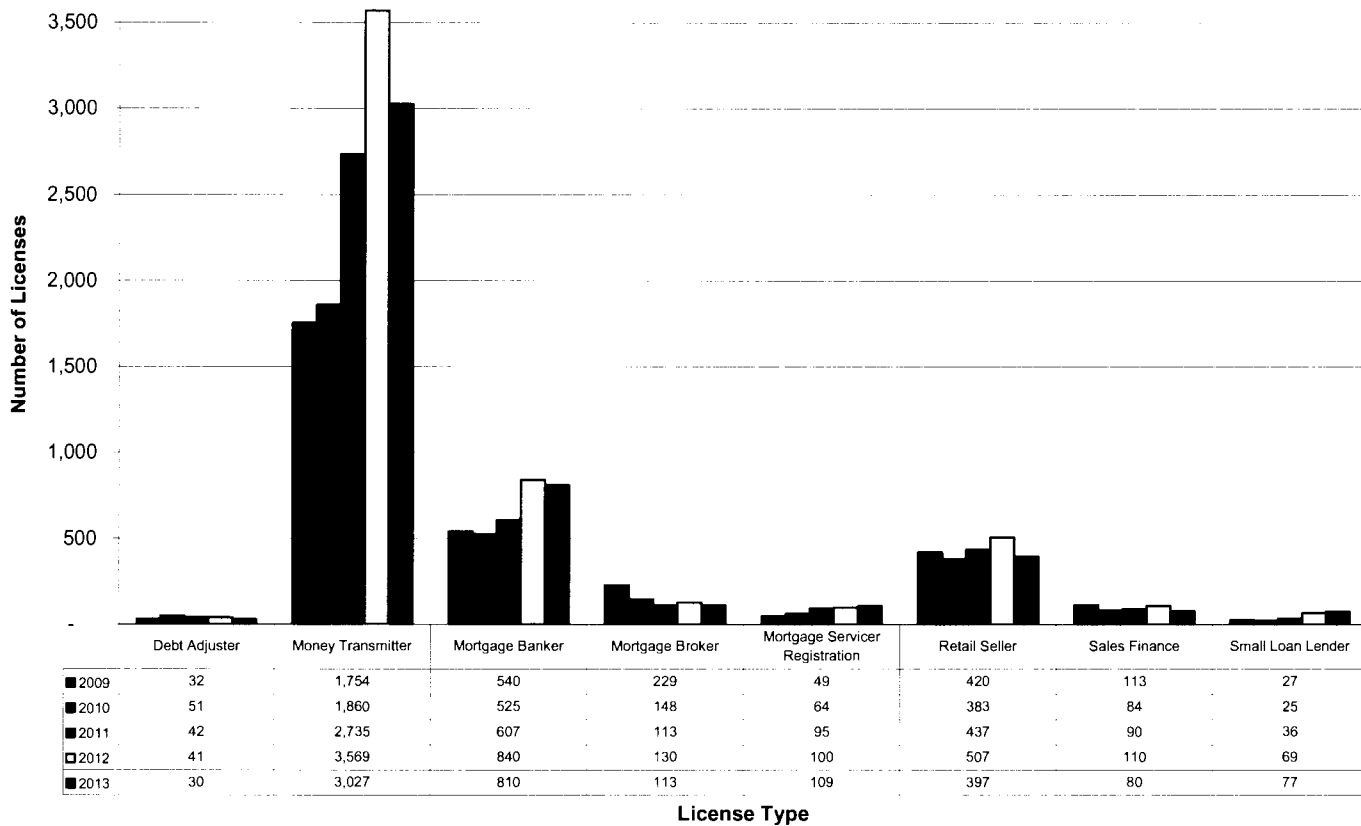
■ State Commercial Banks	1,847,406	1,948,621	2,064,337	1,952,502	2,260,617
■ State Savings Banks	2,862,362	2,906,523	2,983,686	3,074,060	3,375,471
□ State Credit Unions	3,030,421	3,292,156	3,484,850	3,681,133	4,125,969
□ Federal Credit Unions	98,722	98,891	115,640	135,625	155,834
■ Federal/National Banks	1,695,941	1,808,036	1,884,129	2,073,636	2,261,120

**NH Deposit Trend - Five Year**  
(\$ thousands)



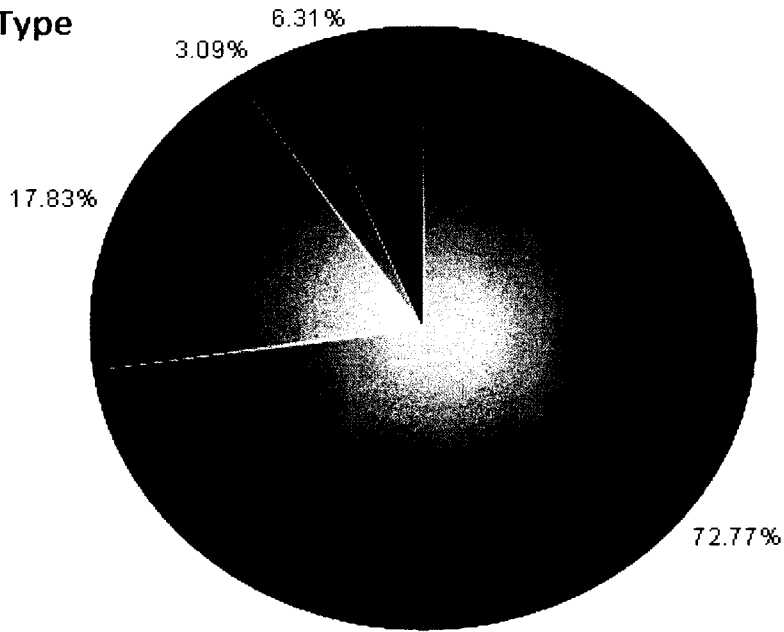
■ State Commercial Banks	2,039,735	2,236,212	2,333,258	2,160,041	2,407,496
■ State Savings Banks	3,182,887	3,319,543	3,435,142	3,507,088	3,769,508
□ State Credit Unions	3,505,121	3,840,427	4,080,675	4,288,206	4,658,432
□ Federal Credit Unions	256,994	257,096	247,897	254,754	253,546
■ Federal/National Banks	1,732,301	1,864,406	1,899,053	2,072,922	2,059,687

### Consumer Credit Division Licenses



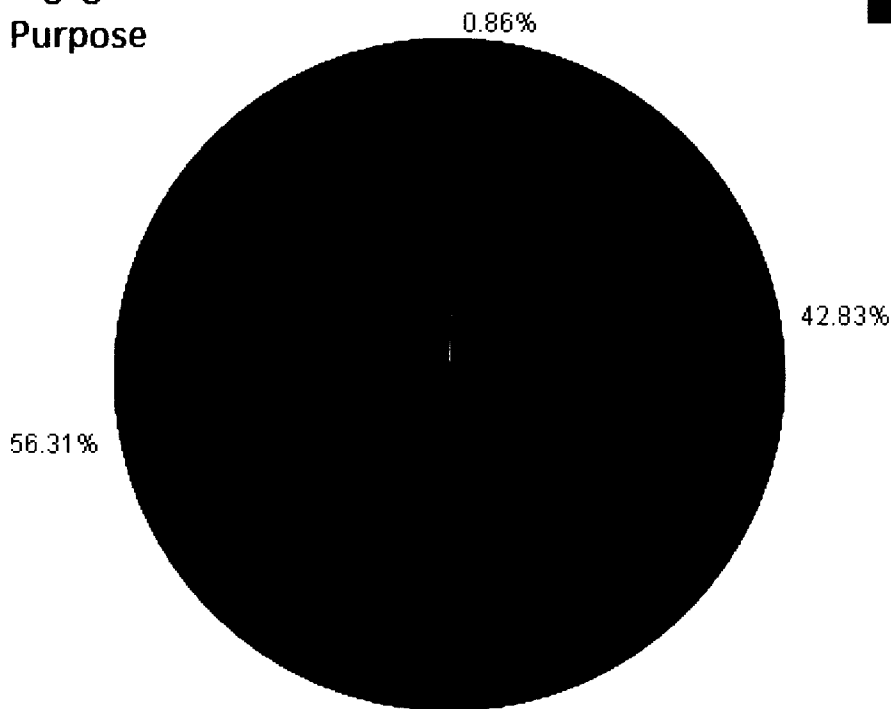
**2013 New Hampshire  
Consumer Credit Licensees'  
Mortgage Loans  
By Type**

Line Item Desc	
Conventional	72.77%
FHA-Insured	17.83%
FSA/RHS-Guaranteed	3.09%
VA-Guaranteed	6.31%



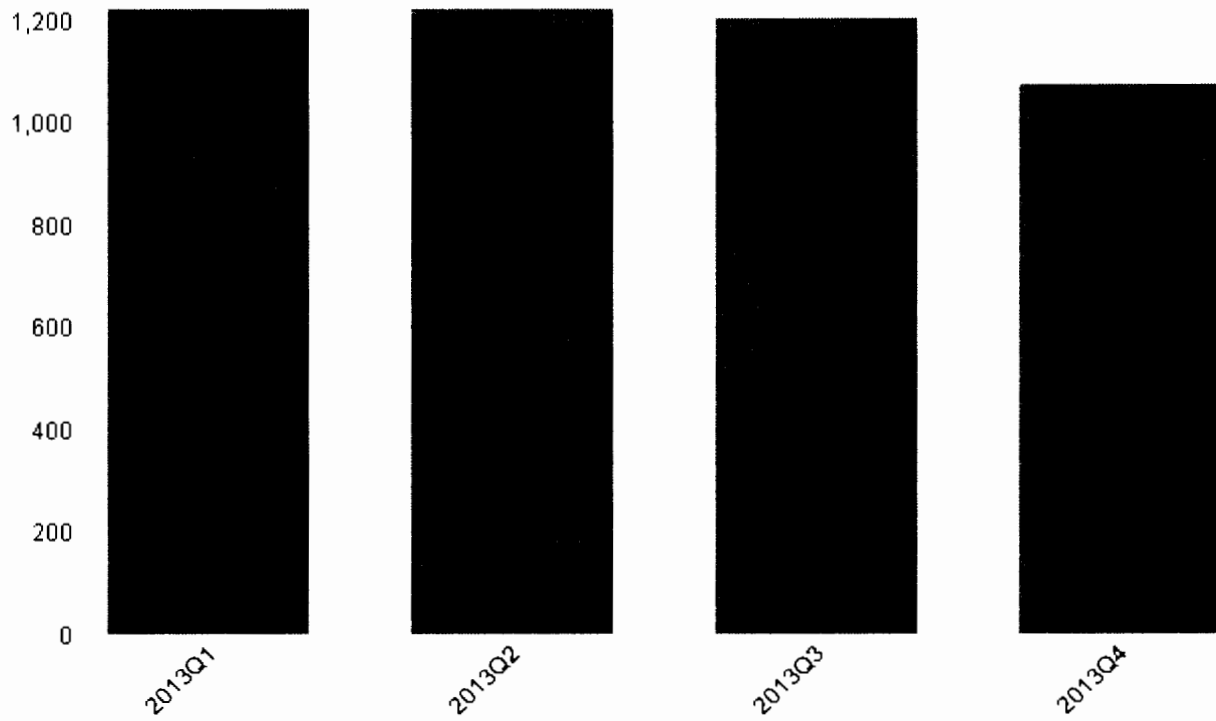
**2013 New Hampshire  
Consumer Credit Licensees'  
Mortgage Loans  
By Purpose**

Line Item Desc	
Home Improvement	
Home Purchase	
Refinancing	

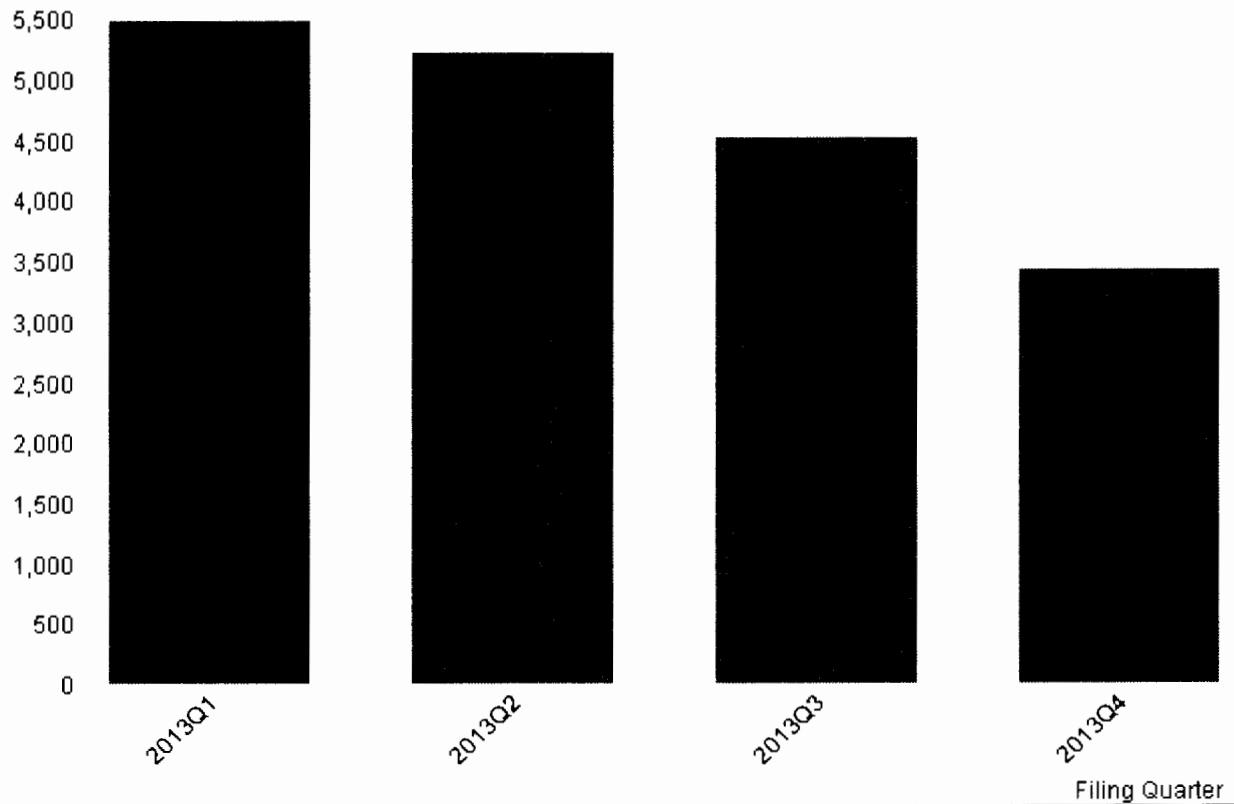




### 2013 New Hampshire Consumer Credit Licensees' Dollar Amount of Loans



### 2013 Count of Mortgages Originated in New Hampshire by Consumer Credit Licensees



## **DEBT ADJUSTER LICENSEES**

<b>Advantage Credit Counseling Service, Inc.</b> Pittsburgh, PA (412) 390-1300	<b>Consumer Credit Counseling Service of Maryland and Delaware, Inc.</b> Baltimore, MD (410) 747-2050	<b>Incharge Debt Solutions</b> Orlando, FL (407) 532-5571
<b>American Consumer Credit Counseling, Inc.</b> Auburndale, MA (617) 559-5700	<b>Consumer Credit Counseling Service of San Francisco</b> San Francisco, CA (800) 777-7526	<b>iPayDebt Financial Services, Inc.</b> Austin, TX (512) 263-0532
<b>American Credit Counselors, Inc.</b> Boca Raton, FL (561) 886-1150	<b>Consumer Credit Counseling Service of the Midwest, Inc.</b> Columbus, OH (800) 355-2227	<b>Lighthouse Credit Foundation, Inc.</b> Largo, FL (727) 535-9653
<b>American Debt Counseling, Inc.</b> Sunrise, FL (954) 656-8080	<b>Consumer Education Services, Inc.</b> Raleigh, NC (919) 785-0725	<b>Money Management International, Inc.</b> Sugar Land, TX (888) 845-5669
<b>Cambridge Credit Counseling Corp.</b> Agawam, MA (413) 821-6919	<b>Consumers Alliance Processing Corporation</b> Carlsbad, CA (888) 533-3016	<b>National Budget Planners of South Florida, Inc.</b> Ft Lauderdale, FL (954) 785-8618
<b>CareOne Services, Inc.</b> Columbia, MD (410) 910-2774	<b>Creditguard of America, Inc.</b> Boca Raton, FL (561) 948-7961	<b>Preferred Financial Services Corporation</b> Andover, MA (866) 992-7400
<b>Century Negotiations, Inc.</b> North Huntingdon, PA (724) 978-7085	<b>DebtWave Credit Counseling, Inc.</b> San Diego, CA (858) 751-2600	<b>Prodovis Mortgage, LLC</b> Broomfield, CO (720) 445-3010
<b>ClearPoint Financial Solutions, Inc.</b> Richmond, VA (804) 222-4660	<b>Family Financial Education Foundation</b> Evanston, WY (307) 789-2010	<b>Springboard NonProfit Consumer Credit Management, Inc.</b> Riverside, CA (951) 781-0114
<b>Consolidated Credit Counseling Services, Inc.</b> Fort Lauderdale, FL (954) 484-3328	<b>Garden State Consumer Credit Counseling, Inc.</b> Freehold, NJ (732) 409-6281	<b>Superior Debt Services</b> Fort Collins, CO (970) 530-5090
<b>Consolidated Credit Solutions, Inc.</b> Fort Lauderdale, FL (800) 506-5087	<b>GreenPath, Inc.</b> Farmington Hills, MI (248) 553-5400	<b>Take Charge America, Inc.</b> Phoenix, AZ (623) 266-6100
<b>Consumer Credit Counseling Service of Greater Atlanta, Inc.</b> Atlanta, GA (800) 251-2227		

## **MONEY TRANSMITTER LICENSEES**

<b>ADP Payroll Services, Inc.</b> Roseland, NJ (973) 974-5867	<b>Google Payment Corp.</b> Mountain View, CA (650) 253-4801	<b>Payoneer, Inc.</b> New York, NY (646) 461-9169
<b>Amazon Payments, Inc.</b> Seattle, WA (866) 216-1075	<b>Green Dot Corporation</b> Pasadena, CA (626) 775-3400	<b>PayPal, Inc.</b> San Jose, CA (408) 967-7500
<b>American Express Prepaid Card Management Corp.</b> Phoenix, AZ (801) 945-5644	<b>IDT Payment Services, Inc.</b> Newark, NJ (973) 438-1000	<b>PreCash, Inc.</b> Houston, TX (713) 600-2200
<b>American Express Travel Related Services Company, Inc.</b> New York, NY (212) 640-5100	<b>Integrated Payment Systems, Inc.</b> Greenwood Village, CO (303) 967-5194	<b>Pronto Money Transfer, Inc.</b> Manhattan Beach, CA (310) 698-0164
<b>Bancomer Transfer Services, Inc.</b> Houston, TX (281) 765-1500	<b>InteliSpend Prepaid Solutions, LLC</b> Fenton, MO (636) 226-2239	<b>Real Transfer, Inc.</b> Marlborough, MA (508) 281-2081
<b>BB Money Transfers, Inc.</b> White Plains, NY (914) 367-1077	<b>ITC Financial Licenses, Inc.</b> Columbus, GA (678) 921-5342	<b>Signe Corporation</b> Sylmar, CA (818) 493-5101
<b>Blackhawk Network California, Inc.</b> Pleasanton, CA (925) 226-9990	<b>JPay, Inc.</b> Miramar, FL (866) 333-5729	<b>Skrill USA, Inc.</b> New York, NY (212) 968-7250
<b>Braz Transfers, Inc.</b> Saugus, MA (781) 231-4344	<b>Keefe Commissary Network, LLC</b> St. Louis, MO (314) 919-4100	<b>Softgate Systems, Inc.</b> Fairfield, NJ (973) 830-1575
<b>Cambridge Mercantile Corp. (U.S.A.)</b> New York, NY (416) 646-6401	<b>Meracord, LLC</b> Tacoma, WA (253) 620-7115	<b>Square, Inc.</b> San Francisco, CA (415) 375-3176
<b>CheckFreePay Corporation</b> Wallingford, CT (203) 679-4400	<b>Moneydart Global Services, Inc.</b> Woodbridge, NJ (732) 582-6416	<b>Tempus, Inc.</b> Washington, DC (800) 834-2497
<b>Continental Exchange Solutions, Inc.</b> Buena Park, CA (562) 345-1834	<b>MoneyGram Payment Systems, Inc.</b> Minneapolis, MN (952) 591-3000	<b>TouchPay Holdings, LLC</b> Irving, TX (972) 215-0133
<b>Custom House (USA), Ltd.</b> Englewood, CO (720) 332-1480	<b>Nationwide Biweekly Administration, Inc.</b> Xenia, OH (937) 376-5801	<b>Transfermate, Inc.</b> Chicago, IL (312) 924-3737
<b>Facebook Payments, Inc.</b> Menlo Park, CA (650) 690-3038	<b>NetSpend Corporation</b> Austin, TX (512) 531-8693	<b>Travelex Currency Services Inc.</b> New York, NY (212) 701-0463
<b>Girocheck Financial, Inc.</b> Miami, FL (305) 225-5059	<b>nFinanse Payments, Inc.</b> Tampa, FL (813) 367-4400	<b>Western Union Business Solutions (USA), LLC</b> Washington, DC (202) 408-1200
<b>Girosol Corp.</b> North Miami Beach, FL (305) 944-1424	<b>Official Payments Corporation</b> Norcross, GA (571) 382-1000	<b>Western Union Financial Services, Inc.</b> Englewood, CO (720) 332-4636
<b>Global Cash Access, Inc.</b> Las Vegas, NV (702) 855-3000	<b>PayNearMe MT, Inc.</b> Sunnyvale, CA (650) 469-1301	<b>Xoom Corporation</b> San Francisco, CA (415) 777-4800

## MORTGAGE BANKER LICENSEES

<b>1-800-East-West Mortgage Company</b> Marlborough, MA (508) 573-8000	<b>Citifinancial, Inc.</b> Baltimore, MD (410) 332-2900	<b>Edward Jones Mortgage, LLC</b> Saint Louis Park, MN (888) 304-9242
<b>1st 2nd Mortgage Company of N.J., Inc.</b> Cresskill, NJ (201) 569-3469	<b>Clear Choice Mortgage Corp.</b> Manchester, NH (603) 606-3230	<b>Embrace Home Loans, Inc.</b> Newport, RI (401) 846-3100
<b>1st Alliance Lending, LLC</b> East Hartford, CT (860) 289-0332	<b>Clearpoint Funding, Inc.</b> Westborough, MA (508) 368-7900	<b>Emigrant Mortgage Company, Inc.</b> Elmsford, NY (212) 850-4425
<b>21st Mortgage Corporation</b> Knoxville, TN (865) 523-2120	<b>CMG Mortgage, Inc.</b> San Ramon, CA (925) 983-3000	<b>Envoy Mortgage, Ltd.</b> Houston, TX (713) 993-2254
<b>Absolute Mortgage Company, Inc.</b> West Chester, PA (610) 436-0500	<b>Colonial Capital, Incorporated</b> Standish, ME (207) 642-2118	<b>Equity Loans, LLC</b> Atlanta, GA (678) 205-4050
<b>Academy Mortgage Corporation</b> Sandy, UT (801) 233-3700	<b>Commonwealth Mortgage, LLC</b> Woburn, MA (781) 404-2507	<b>Everett Financial, Inc.</b> Dallas, TX (214) 340-5225
<b>Advisors Mortgage Group, LLC</b> Ocean, NJ (732) 292-3133	<b>Continental Home Loans, Inc.</b> Melville, NY (631) 549-8188	<b>Excel Mortgage Servicing, Inc.</b> Irvine, CA (949) 475-3600
<b>Allanach/Mortgage Group Corporation</b> Nashua, NH (603) 883-3600	<b>CoreLogic Services, LLC</b> Westlake, TX (817) 699-3293	<b>Fairway Independent Mortgage Corporation</b> Madison, WI (608) 237-7580
<b>Allied Mortgage Group, Inc.</b> Bala Cynwyd, PA (610) 668-2745	<b>Cornerstone Home Lending, Inc.</b> Houston, TX (713) 621-4663	<b>FBC Mortgage, LLC</b> Orlando, FL (407) 872-3383
<b>American Equity Mortgage, Inc.</b> St Louis, MO (314) 878-9999	<b>Correspondent One Investor, LLC</b> Atlanta, GA (770) 612-7366	<b>Fifth Third Mortgage Company</b> Cincinnati, OH (513) 534-4300
<b>American Financial Resources, Inc.</b> Parsippany, NJ (973) 983-5626	<b>Cousins Home Lending, Inc.</b> Portsmouth, NH (603) 433-2223	<b>First American Mortgage Trust</b> Brighton, MA (617) 232-9000
<b>American Financing Corporation</b> Aurora, CO (303) 695-7000	<b>Covenant Mortgage, LLC</b> Westford, MA (978) 589-8000	<b>First Home Mortgage Corporation</b> Baltimore, MD (410) 933-3100
<b>American Internet Mortgage, Inc.</b> San Diego, CA (888) 411-4246	<b>Crescent Mortgage Company</b> Atlanta, GA (678) 736-2145	<b>First Option Mortgage, LLC</b> Atlanta, GA (770) 423-8200
<b>American Neighborhood Mortgage Acceptance Company, LLC</b> Mount Laurel, NJ (973) 452-5167	<b>CrossCountry Mortgage, Inc.</b> Brecksville, OH (440) 845-3700	<b>Franklin American Mortgage Company</b> Franklin, TN (615) 778-1001
<b>AmeriHome Mortgage Corporation</b> Flint, MI (810) 407-5088	<b>Crossline Capital, Inc.</b> Lake Forest, CA (949) 241-8920	<b>Franklin First Financial, Ltd.</b> Melville, NY (516) 479-5777
<b>Amerisave Mortgage Corporation</b> Atlanta, GA (404) 260-7500	<b>CUC Mortgage Corporation</b> Albany, NY (800) 342-4998	<b>Freedom Mortgage Corporation</b> Mount Laurel, NJ (856) 231-9800
<b>Ark-La-Tex Financial Services, LLC</b> Plano, TX (972) 398-7676	<b>Cuso Mortgage Corporation</b> Hampden, ME (207) 862-2876	<b>Gateway Funding Diversified Mortgage Services, LP</b> Horsham, PA (215) 591-0222
<b>Atlantic Home Lending, Inc.</b> Canton, MA (781) 821-4111	<b>Customized Mortgage Solutions, LLC</b> Old Tappan, NJ (201) 768-0090	<b>Generation Mortgage Company</b> Atlanta, GA (404) 995-5520
<b>Avelo Mortgage, LLC</b> Irving, TX (972) 653-7056	<b>CUW Solutions, LLC</b> Radnor, PA (610) 230-0881	<b>GFS Capital Holdings</b> Huntington Beach, CA (714) 720-3918
<b>Bayview Loan Servicing, LLC</b> Coral Gables, FL (305) 646-3903	<b>DB Private Wealth Mortgage, Ltd.</b> New York, NY (800) 669-3757	<b>GillMoore Mortgage Corp.</b> Wrentham, MA (617) 365-1924
<b>Beneficial Financial 1, Inc.</b> Mettawa, IL (877) 563-8637	<b>Diamond Funding Corporation</b> Milford, MA (508) 381-6400	<b>GMAC Mortgage, LLC</b> Fort Washington, PA (215) 682-1000
<b>Beneficial New Hampshire, Inc.</b> Mettawa, IL (224) 544-2111	<b>Digital Risk Mortgage Services, LLC</b> Maitland, FL (800) 500-7475	<b>GMH Mortgage Services, LLC</b> Conshohocken, PA (610) 355-8224
<b>Blue Water Mortgage Corporation</b> Hampton, NH (603) 926-9695	<b>Direct Mortgage Loans, LLC</b> Hunt Valley, MD (410) 878-9732	<b>Granite State Mortgage Corp.</b> Salem, NH (603) 890-8900
<b>Caliber Funding, LLC</b> Irving, TX (214) 626-5605	<b>Discover Home Loans, Inc.</b> Irvine, CA (949) 885-3180	<b>Green Tree Servicing, LLC</b> St. Paul, MN (651) 293-4800
<b>Caliber Home Loans, Inc.</b> Irving, TX (800) 401-6587	<b>Ditech Mortgage Corp.</b> Ft Washington, PA (215) 734-8230	<b>GSF Mortgage Corporation</b> Brookfield, WI (262) 373-0790
<b>Cambridge Mortgage Group, LLC</b> Hingham, MA (781) 740-4551	<b>DLJ Mortgage Capital, Inc.</b> New York, NY (801) 594-6287	<b>Guaranteed Home Mortgage Company, Inc.</b> White Plains, NY (914) 696-3400
<b>Capital Financial Services, Inc.</b> Elmhurst, IL (630) 521-7122	<b>Drew Mortgage Associates, Inc.</b> Shrewsbury, MA (508) 753-1656	<b>Guaranteed Rate, Inc.</b> Chicago, IL (773) 435-0915
<b>Carrington Mortgage Services, LLC</b> Santa Ana, CA (949) 517-7115	<b>Dyck-O'Neal, Inc.</b> Arlington, TX (817) 588-6450	<b>Guardhill Financial Corp.</b> New York, NY (212) 688-9500
<b>CashCall, Inc.</b> Orange, CA (949) 752-4600	<b>E Mortgage Management, LLC</b> Haddon Township, NJ (856) 833-1400	<b>Hartford Funding, Ltd.</b> Ronkonkoma, NY (631) 588-9300
<b>Central Mortgage Company</b> Little Rock, AR (800) 366-2132	<b>East Coast Capital Corp.</b> Melville, NY (516) 753-6090	

<b>Home Finance of America, Inc.</b> Plymouth Meeting, PA (800) 358-5626	<b>Members Mortgage Company, Inc.</b> Woburn, MA (781) 376-9020	<b>NFM, Inc.</b> Linthicum, MD (888) 233-0092
<b>Homeowners Mortgage of America, Inc.</b> Atlanta, GA (904) 861-3180	<b>Merrimack Mortgage Company, Inc.</b> Manchester, NH (603) 625-1498	<b>North Atlantic Mortgage Corporation</b> Wakefield, MA (781) 246-8440
<b>Homestead Funding Corp.</b> Albany, NY (518) 464-1100	<b>Michigan Mutual, Inc.</b> Port Huron, MI (810) 982-9948	<b>Northeast Home Loan, LLC</b> West Chesterfield, NH (877) 757-7815
<b>Homeward Residential, Inc.</b> Coppell, TX (877) 304-3100	<b>Mid-Island Mortgage Corp.</b> Westbury, NY (516) 832-8135	<b>Northpoint Mortgage, Inc.</b> Sturbridge, MA (888) 574-0340
<b>Household Finance Corporation II</b> Mettawa, IL (847) 564-6509	<b>Midwest Loan Services, Inc.</b> Houghton, MI (906) 487-5870	<b>Norwich Commerical Group, Inc.</b> Avon, CT (860) 676-8003
<b>Household Finance Corporation III</b> Mettawa, IL (224) 880-7000	<b>Military Family Home Loans, LLC</b> West Des Moines, IA (877) 518-8808	<b>NYCB Mortgage Company, LLC</b> Cleveland, OH (216) 588-4660
<b>HSBC Mortgage Services, Inc.</b> Brandon, FL (813) 571-8970	<b>Montage Mortgage, LLC</b> Boulder, CO (817) 264-7900	<b>Ocwen Financial Solutions Private Limited</b> Bangalore, India
<b>iFreedom Direct Corporation</b> Salt Lake City, UT (801) 493-2735	<b>Monument Mortgage Company, Inc.</b> Lexington, MA (781) 861-7767	<b>Ocwen Loan Servicing, LLC</b> West Palm Beach, FL (561) 682-8000
<b>Inlanta Mortgage, Inc.</b> Brookfield, WI (262) 797-7111	<b>Mortgage Access Corp.</b> Morris Plains, NJ (973) 605-1515	<b>One Reverse Mortgage, LLC</b> San Diego, CA (858) 455-9120
<b>Iserve Servicing, Inc.</b> San Diego, CA (858) 435-7333	<b>Mortgage Assistance Company, LLC</b> Plainville, CT (860) 675-0513	<b>OneMain Financial, Inc.</b> Baltimore, MD (410) 332-3417
<b>ISGN Solutions, Inc.</b> Palm Bay, FL (267) 525-9400	<b>Mortgage Assurance, Inc.</b> Atlanta, GA (770) 238-1497	<b>Pacific Union Financial, LLC</b> Irving, TX (972) 827-3600
<b>James B. Nutter &amp; Company</b> Kansas City, MO (816) 531-2345	<b>Mortgage Capital Associates, Inc.</b> Los Angeles, CA (310) 477-6877	<b>Paramount Residential Mortgage Group, Inc.</b> Corona, CA (951) 278-0000
<b>Kittredge Mortgage Corporation</b> Manchester, VT (802) 362-4874	<b>Mortgage Equity Partners, LLC</b> Lynnfield, MA (781) 309-1800	<b>Pennymac Loan Services, LLC</b> Moorpark, CA (818) 224-7442
<b>Kondaur Capital Corporation</b> Orange, CA (714) 352-2052	<b>Mortgage Financial, Inc.</b> Tewksbury, MA (978) 863-9555	<b>PHH Home Loans, LLC</b> Mt Laurel, NJ (800) 583-9361
<b>Lakeview Loan Servicing, LLC</b> Coral Gables, FL (877) 772-5391	<b>Mortgage Master, Inc.</b> Walpole, MA (508) 850-4100	<b>PHH Mortgage Corporation</b> Mt Laurel, NJ (856) 917-0913
<b>Land/Home Financial Services</b> Concord, CA (925) 603-0411	<b>Mortgage Network, Inc.</b> Danvers, MA (978) 777-7500	<b>Pioneer Mortgage Corp.</b> Lynnfield, MA (781) 245-4924
<b>LCS Servicing, LLC</b> Centennial, CO (720) 212-0375	<b>Mortgage Research Center LLC</b> Columbia, MO (573) 876-2600	<b>Platinum Home Mortgage Corporation</b> Rolling Meadows, IL (847) 797-9500
<b>Leader Mortgage Company, Inc.</b> Arlington, MA (781) 648-7900	<b>Mortgage Services III, LLC</b> Bloomington, IL (309) 664-9100	<b>Plaza Home Mortgage, Inc.</b> San Diego, CA (858) 346-1208
<b>LenderFi, Inc.</b> Valencia, CA (888) 342-0000	<b>Mount Olympus Mortgage Company</b> Irvine, CA (949) 453-8700	<b>Pleasant Valley Home Mortgage Corporation</b> Moorestown, NJ (866) 286-5454
<b>LenderLive Network, Inc.</b> Glendale, CO (303) 226-8000	<b>MSA Mortgage, LLC</b> Winthrop, MA (781) 245-7700	<b>PMAC Lending Services, Inc.</b> Chino Hills, CA (909) 614-2000
<b>Lendmark Mortgage Corporation</b> Waltham, MA (508) 370-7760	<b>Nations Direct Mortgage, LLC</b> Irvine, CA (949) 270-7971	<b>Poli Mortgage Group, Inc.</b> Norwood, MA (781) 801-1400
<b>Lenox Financial Mortgage Corporation</b> Santa Ana, CA (949) 428-5100	<b>Nations Lending Corporation</b> Independence, OH (440) 816-1220	<b>Premia Mortgage, LLC</b> Troy, MI (248) 641-1540
<b>Liberty Home Equity Solutions, Inc.</b> Rancho Cordova, CA (916) 384-1840	<b>Nationstar Mortgage, LLC</b> Lewisville, TX (469) 549-2332	<b>Premium Mortgage Corp.</b> Rochester, NY (585) 241-0000
<b>Live Well Financial, Inc.</b> Richmond, VA (804) 201-4419	<b>Nationwide Advantage Mortgage Company</b> Des Moines, IA (800) 356-3442	<b>Primary Residential Mortgage, Inc.</b> Salt Lake City, UT (800) 255-2792
<b>Loan Resolution Corporation</b> Scottsdale, AZ (480) 455-3500	<b>Nationwide Equities Corporation</b> Mahwah, NJ (201) 529-1401	<b>PrimeLending, A PlainsCapital Company</b> Dallas, TX (972) 713-3204
<b>loanDepot.com, LLC</b> Foothill Ranch, CA (888) 337-6888	<b>NE Moves Mortgage, LLC</b> Waltham, MA (781) 684-5724	<b>Priority Funding, LLC</b> Northboro, MA (508) 393-5511
<b>Luxury Mortgage Corp.</b> Stamford, CT (203) 569-4238	<b>Network Capital Funding Corporation</b> Irvine, CA (949) 428-7220	<b>Prodovis Mortgage, LLC</b> Broomfield, CO (720) 445-3010
<b>Maverick Funding Corp.</b> Parsippany, NJ (973) 585-6100	<b>New Day Financial, LLC</b> Fulton, MD (301) 483-4240	<b>Proficio Mortgage Ventures, LLC</b> Orlando, FL (407) 476-2400
<b>Meadowbrook Financial Mortgage Bankers</b> Garden City, NY (516) 867-3020	<b>New England Regional Mortgage Corporation</b> Salem, NH (603) 894-1230	<b>Prospect Mortgage, LLC</b> Sherman Oaks, CA (800) 464-2484
<b>Megastar Financial Corp.</b> Denver, CO (303) 321-8800	<b>New Fed Mortgage Corp.</b> Danvers, MA (781) 241-1229	<b>Provident Funding Associates, LP</b> San Bruno, CA (650) 652-1300
<b>Member Advantage Mortgage, LLC</b> Grand Rapids, MI (616) 682-1414	<b>New Penn Financial, LLC</b> Plymouth Meeting, PA (484) 594-1030	<b>Province Mortgage Associates, Inc.</b> Providence, RI (401) 490-4400

<b>Quicken Loans, Inc.</b> Detroit, MI (734) 805-8201	<b>SecurityNational Mortgage Company</b> Salt Lake City, UT (800) 574-7117	<b>Union Trust Mortgage Corporation</b> Peabody, MA (978) 532-6600
<b>Radius Financial Group, Inc.</b> Norwell, MA (781) 742-6500	<b>Select Financial Mortgage Corporation</b> Warren, RI (401) 247-7400	<b>United Mortgage Corp.</b> Melville, NY (631) 724-7070
<b>Rate One, Inc. The Mortgage People</b> Memphis, TN (901) 259-2484	<b>Semper Home Loans, Inc.</b> Providence, RI (401) 632-0330	<b>United Security Financial Corp.</b> Murray, UT (801) 262-2600
<b>Real Estate Mortgage Network, Inc.</b> Iselin, NJ (732) 738-7100	<b>Service Finance Company, LLC</b> Boca Raton, FL (866) 254-0497	<b>United Shore Financial Services, LLC</b> Troy, MI (248) 433-3300
<b>Regency Mortgage Corp.</b> Hooksett, NH (603) 669-5626	<b>Seterus, Inc.</b> Research Triangle Park, NC (888) 576-5277	<b>Urban Financial of America, LLC</b> Tulsa, OK (918) 488-1080
<b>Reliance First Capital, LLC</b> Melville, NY (516) 422-8800	<b>Shamrock Financial Corporation</b> East Providence, RI (401) 431-1333	<b>Urban Financial of America, LLC</b> Tulsa, OK (918) 488-1080
<b>Reliant Mortgage Company, LLC</b> Beverly, MA (866) 603-5626	<b>Shelter Mortgage Company, LLC</b> Brown Deer, WI (414) 362-4000	<b>US Mortgage Corporation</b> Melville, NY (631) 580-2600
<b>Residential Credit Solutions, Inc.</b> Fort Worth, TX (866) 254-0023	<b>Sierra Pacific Mortgage Company, Inc.</b> Folsom, CA (916) 932-1700	<b>Value Mortgage Corporation</b> Chelmsford, MA (978) 256-1533
<b>Residential Funding Company, LLC</b> Bloomington, MN (952) 857-7000	<b>Silvergate Funding, Inc.</b> La Jolla, CA (858) 362-2653	<b>Vanderbilt Mortgage and Finance, Inc.</b> Maryville, TN (865) 380-3000
<b>Residential Mortgage Services, Inc.</b> South Portland, ME (207) 775-6105	<b>Sirva Mortgage, Inc.</b> Independence, OH (800) 531-3837	<b>Vantium Capital, Inc.</b> Frisco, TX (972) 715-1000
<b>Resmac, Inc.</b> Boca Raton, FL (877) 855-7493	<b>SLM Financial Corporation</b> Newark, DE (302) 283-8306	<b>Washington Trust Mortgage Company, LLC</b> Westerly, RI (401) 348-1207
<b>Reverse Mortgage Funding, LLC</b> Bloomfield, NJ (973) 842-2453	<b>SN Servicing Corporation</b> Baton Rouge, LA (707) 476-1000	<b>Watermark Capital, Inc.</b> Irvine, CA (800) 896-9365
<b>Reverse Mortgage Solutions, Inc.</b> Spring, TX (281) 404-7800	<b>Stearns Lending, Inc.</b> Santa Ana, CA (714) 513-7777	<b>Waterstone Mortgage Corporation</b> Pewaukee, WI (262) 701-4921
<b>Reverse Mortgage USA, Inc.</b> Austin, TX (800) 748-1184	<b>Stepstone Mortgage Company, Inc.</b> Marblehead, MA (781) 639-0047	<b>WCS Lending, LLC</b> Boynton Beach, FL (561) 864-2456
<b>RiverSource Life Insurance Company</b> Minneapolis, MN (612) 671-3131	<b>Sun West Mortgage Company, Inc.</b> Cerritos, CA (562) 924-7884	<b>WEI Mortgage Corporation</b> McLean, VA (240) 243-9000
<b>Roosevelt Mortgage Acquisition Company</b> New York, NY (212) 938-4848	<b>SunTrust Mortgage, Inc.</b> Richmond, VA (804) 291-0928	<b>Wells Fargo Financial Massachusetts, Inc.</b> Des Moines, IA (515) 557-7502
<b>Ross Mortgage Company, Inc.</b> Westborough, MA (508) 986-6100	<b>Sutherland Mortgage Services, Inc.</b> Houston, TX (713) 579-7200	<b>Wells Fargo Financial New Hampshire 1, Inc.</b> Des Moines, IA (515) 557-7502
<b>RoundPoint Mortgage Company</b> Charlotte, NC (704) 426-8820	<b>Terrace Mortgage Company</b> Atlanta, GA (770) 698-8641	<b>Weststar Mortgage, Inc.</b> Woodbridge, VA (703) 643-1002
<b>RoundPoint Mortgage Servicing Corporation</b> Charlotte, NC (704) 424-7147	<b>The Money Source, Inc.</b> Melville, NY (631) 454-0100	<b>Whistling Pines, Inc.</b> Derry, NH (603) 432-9681
<b>Rushmore Loan Management Services, LLC</b> Irvine, CA (949) 341-0777	<b>The Mortgage Specialists, Inc.</b> Plaistow, NH (603) 382-3785	<b>William Raveis Mortgage, LLC</b> Shelton, CT (203) 929-2199
<b>Salem Five Mortgage Company, LLC</b> Salem, MA (800) 322-2265	<b>Title Mortgage Solution, LLC</b> Hanover, NH (603) 643-1400	<b>Wingspan Portfolio Advisors, LLC</b> Carrollton, TX (214) 254-2140
<b>Schaefer Mortgage Corporation</b> Londonderry, NH (603) 434-4747	<b>Top Flite Financial, Inc.</b> Williamston, MI (517) 655-2140	<b>Wipro Gallagher Solutions, Inc.</b> Franklin, TN (615) 221-7398
	<b>Total Mortgage Services, LLC</b> Milford, CT (203) 876-2200	<b>Wyndham Capital Mortgage, Inc.</b> Charlotte, NC (704) 525-9911

## MORTGAGE BROKER LICENSEES

<b>1st New England Mortgage Corporation</b> Newton, MA (617) 244-3114	<b>Anchor Financial Mortgage, Inc.</b> Pawtucket, RI (401) 722-9032	<b>Capital Access Residential, Inc.</b> Newton, MA (617) 527-1300
<b>A-Plus Mortgage, LLC</b> Warwick, RI (401) 734-4450	<b>Andover Mortgage Corporation</b> North Andover, MA (978) 974-0000	<b>Capital Quest Financial Services, Inc.</b> Laconia, NH (603) 528-3796
<b>Accustrust Mortgage, Inc.</b> Fall River, MA (508) 837-6816	<b>Apple Mortgage, LLC</b> Laconia, NH (603) 527-1188	<b>Capstone Mortgage Co., Inc.</b> Lexington, MA (781) 860-7888
<b>Adchemy, Inc.</b> Foster City, CA (650) 581-4621	<b>ARBC Financial Mortgage Corp.</b> Woburn, MA (781) 938-1698	<b>Commonwealth Mortgage Lending, LLC</b> Westborough, MA (508) 366-1776
<b>Alpha Mortgage &amp; Financial Services, Inc.</b> Nashua, NH (603) 595-7699	<b>Boston Mortgage Solutions, LLC</b> Needham, MA (781) 202-9240	<b>Community Mortgage Professionals, Inc.</b> Nashua, NH (603) 345-1709
<b>Altisource Fulfillment Operations, Inc.</b> Maryland Heights, MO (770) 612-7366	<b>Burnett, Karrie A</b> Rye, NH (603) 964-1944	<b>Continental Funding Corp.</b> Stoughton, MA (781) 344-4846
<b>American Trust Mortgage, Inc.</b> Swampscott, MA (866) 477-0110	<b>Capex Mortgage &amp; Equity Solutions, LLC</b> Brookline, NH (603) 434-1676	<b>CRL Home Loans, Inc.</b> Tacoma, WA (253) 830-2500

<b>Direct Finance Corp.</b> Norwell, MA (781) 878-5626	<b>Kroll Factual Data, Inc.</b> Loveland, CO (800) 929-3400	<b>Premiere Mortgage Services, Inc.</b> Sterling, MA (800) 480-0545
<b>Equinox Mortgage Services, Inc.</b> Durham, NH (603) 659-4774	<b>LeadPoint, Inc.</b> Los Angeles, CA (310) 209-8187	<b>Presidential Mortgage of N.E., Inc.</b> Greenland, NH (603) 436-0037
<b>Equity America Mortgage Services, Inc.</b> Manchester, NH (603) 625-2820	<b>LendingTree, LLC</b> Charlotte, NC (704) 541-5351	<b>Prestige Home Mortgage, LLC</b> Westborough, MA (508) 205-6245
<b>Family Financial Group, Inc.</b> Providence, RI (401) 223-2300	<b>LMB Mortgage Services, Inc.</b> Los Angeles, CA (310) 998-6450	<b>Quinstreet Media, Inc.</b> Foster City, CA (650) 578-6815
<b>First Homeland Mortgage, LLC</b> Brattleboro, VT (802) 257-7118	<b>MBA Mortgage Corporation</b> Braintree, MA (617) 574-0777	<b>Right Trac Financial Group, Inc.</b> Manchester, CT (860) 647-7701
<b>First Integrity Mortgage, LLC</b> Andover, MA (978) 685-9700	<b>Melody Mortgage, LLC</b> Hudson, NH (603) 883-8840	<b>Sara Mortgage &amp; Financial, LLC</b> Nashua, NH (603) 465-3090
<b>Flagship Financial Group, LLC</b> Lehi, UT (801) 373-1328	<b>Merrimack Valley Mortgage Corp.</b> Chelmsford, MA (978) 256-7237	<b>SBBNet, Inc.</b> Evergreen, CO (303) 679-0552
<b>Full Beaker, Inc.</b> Bellevue, WA (425) 837-0688	<b>MGIC Mortgage Services, LLC</b> Milwaukee, WI (414) 347-2770	<b>Seacoast Family Mortgage, LLC</b> York, ME (207) 251-0633
<b>Genpact Mortgage Services, Inc.</b> Irvine, CA (949) 417-5131	<b>Milestone Finance, LLC</b> Barrington, NH (603) 664-7888	<b>South Wind Financial, Inc.</b> Las Vegas, NV (702) 876-3600
<b>Goldcoast Mortgage Service, Inc.</b> Beverly, MA (978) 922-4446	<b>Miller Mortgage, LLC</b> Peabody, MA (978) 535-1822	<b>Stone Coast Mortgage Corp.</b> Westbrook, ME (207) 854-0740
<b>Guardian Mortgage Corporation</b> Manchester, NH (603) 644-7979	<b>Morgan Stanley Smith Barney, LLC</b> Purchase, NY (914) 225-5510	<b>Stonegate Mortgage Associates, Inc.</b> South Dartmouth, MA (508) 586-7700
<b>Home Advantage Mortgage Corp.</b> Littleton, MA (978) 486-9113	<b>Mortgages, Inc.</b> Newton, MA (781) 273-3912	<b>TCS E-Serve America, Inc.</b> Milford, OH (513) 677-7157
<b>Home Retention Services, Inc.</b> Houston, TX (800) 577-6674	<b>Multi-State Mortgage, Inc.</b> Groveland, MA (978) 374-6600	<b>The Hills Mortgage and Finance Company, LLC</b> Warren, NJ (732) 537-9220
<b>Homequest Mortgage, Inc.</b> North Grafton, MA (508) 839-1117	<b>Neighborhood Assistance Corporation of America</b> Jamaica Plain, MA (617) 250-6222	<b>The Home Loan Specialists, LLC</b> Nashua, NH (603) 860-7130
<b>Homestate Mortgage, Inc.</b> Henniker, NH (603) 540-7492	<b>New England Best Rate Mortgage &amp; Equity Group, LLC</b> Milford, NH (603) 930-5706	<b>The Omni Mortgage Co., Inc.</b> Salem, NH (603) 893-6616
<b>Homestead Mortgage, LLC</b> Centerville, MA (978) 664-1614	<b>Olde Towne Mortgage Company, Inc.</b> North Andover, MA (978) 689-3456	<b>TL Holden, Inc.</b> Westbrook, ME (207) 854-2007
<b>Independence Mortgage Group, LLC</b> Waltham, MA (781) 419-9923	<b>Palladian Mortgage Corporation</b> North Andover, MA (978) 681-7711	<b>Towne &amp; Country Mortgage Services, Inc.</b> Plainville, MA (800) 750-4419
<b>Insight Mortgage Corp.</b> Tyngsboro, MA (978) 649-1919	<b>Patriot Mortgage Company, Inc.</b> North Reading, MA (978) 276-3322	<b>Traditional Mortgage, Inc.</b> Pelham, NH (603) 508-6637
<b>Investors' Mortgage Group, Inc.</b> Winchester, MA (781) 721-5100	<b>Phoenix Mortgage Corporation</b> Chelmsford, MA (978) 250-8200	<b>Wells Fargo Advisors, LLC</b> St. Louis, MO (804) 398-5586
<b>Key Mortgage Corp.</b> Exeter, NH (603) 778-1500		<b>Zenta Mortgage Services, LLC</b> Charlotte, NC (704) 632-1040

## **MORTGAGE SERVICER REGISTRATIONS**

<b>AmeriNational Community Services, Inc.</b> Albert Lea, MN (507) 377-6030	<b>CIS Financial Services, Inc.</b> Hamilton, AL (800) 844-4845	<b>FCI Lender Services, Inc.</b> Anaheim Hills, CA (800) 931-2424
<b>Amherst Funding Group, LP</b> Austin, TX (512) 795-9325	<b>CitiFinancial Servicing, LLC</b> Baltimore, MD (410) 332-3240	<b>Franklin Credit Management Corporation</b> Jersey City, NJ (201) 604-1800
<b>AMS Servicing, LLC</b> Depew, NY (716) 204-3881	<b>Citimortgage, Inc.</b> O'Fallon, MO (800) 283-7918	<b>Goldman Sachs Mortgage Company</b> New York, NY (212) 902-1000
<b>Bayview Opportunity Master Fund IIb, L.P.</b> Coral Gables, FL (800) 870-7084	<b>Community Reinvestment Fund, Inc.</b> Minneapolis, MN (612) 338-3050	<b>Graystone Solutions, Incorporated</b> Wayland, MA (800) 992-9913
<b>BMMZ Holdings, LLC</b> Fort Washington, PA (215) 734-6471	<b>Compu-Link Corporation</b> Lansing, MI (517) 323-4134	<b>Green Planet Servicing, LLC</b> Meriden, CT (203) 265-5090
<b>BofA Merrill Lynch Asset Holdings, Inc.</b> New York, NY (646) 855-1249	<b>Credit Control LLC</b> Hazelwood, MO (314) 442-7400	<b>Greenpoint Mortgage Funding, Inc.</b> McLean, VA (972) 295-1010
<b>Bridgelock Capital</b> Woodland Hills, CA (818) 591-3300	<b>Deval LLC</b> Irving, TX (469) 647-4450	<b>Gregory Funding, LLC</b> Beaverton, OR (866) 712-5698
<b>C &amp; L Service Corporation</b> Portsmouth, VA (757) 398-9200	<b>Dovenmuehle Mortgage, Inc.</b> Lake Zurich, IL (847) 719-5772	<b>Guild Mortgage Company, Inc.</b> San Diego, CA (858) 560-6330
<b>CFC Transactions, LLC</b> Chicago, IL (312) 602-6115	<b>EGS Mortgage Services, Inc.</b> Plano, TX (972) 973-7000	<b>HLSS Holdings, LLC</b> Atlanta, GA (770) 989-7121
<b>CGB AGRI Financial Services, Inc.</b> Louisville, KY (502) 721-9776	<b>Fay Servicing, LLC</b> Chicago, IL (312) 508-4225	<b>Home Retention Services, Inc.</b> Houston, TX (713) 892-3931

**Home Servicing, LLC**  
Baton Rouge, LA (225) 935-2191

**iGate Global Solutions Limited**  
Fremont, CA (510) 896-3022

**Jefferies Mortgage Finance, Inc.**  
Stamford, CT (212) 707-6410

**John C. Greenan, Jr.**  
Bristol, NH (603) 744-0000

**Kyanite Financial Business Services, Inc.**  
Research Triangle Park, NC (888) 764-4454

**LoanCare, LLC**  
Virginia Beach, VA (757) 893-1300

**Marix Servicing, LLC**  
Tempe, AZ (623) 243-9464

**MGC Mortgage, Inc.**  
Plano, TX (469) 229-8752

**Mortgage Traders Commercial Servicing, LLC**  
Nashua, NH (603) 577-4500

**MTGLQ Investors, LP**  
New York, NY (212) 902-8680

**myCUMortgage, LLC**  
Fairborn, OH (937) 912-7669

**PennyMac Corp.**  
Moorpark, CA (818) 224-7442

**PennyMac Holdings, LLC**  
Moorpark, CA (504) 596-2821

**Pingora Loan Servicing, Inc.**  
Denver, CO (302) 467-4907

**PNMAC Mortgage Co., LLC**  
Moorpark, CA (504) 596-2821

**PNMAC Mortgage Opportunity Fund Investors, LLC**  
Moorpark, CA (818) 224-7050

**Quantum Servicing Corporation**  
Tampa, FL (203) 926-5600

**Real Time Resolutions, Inc.**  
Dallas, TX (214) 599-6363

**Redwood Residential Acquisition Corporation**  
Mill Valley, CA (415) 389-7373

**Resurgent Capital Services, LP**  
Greenville, SC (864) 248-5300

**Retreat Capital Management, Inc.**  
Irving, TX (214) 441-1302

**Select Portfolio Servicing, Inc.**  
Salt Lake City, UT (801) 293-1883

**Selene Finance, LP**  
Houston, TX (713) 625-2022

**Service Finance Company, LLC**  
Boca Raton, FL (866) 254-0497

**Servis One, Inc.**  
Irving, TX (972) 746-2037

**Shannon Funding, LLC**  
Bellevue, WA (425) 691-2020

**Specialized Loan Servicing, LLC**  
Highlands Ranch, CO (800) 315-4757

**Springleaf Financial Services of Indiana, Inc.**  
Evansville, IN (812) 461-2590

**Springleaf Mortgage Services, Inc.**  
Evansville, IN (812) 468-5662

**Statebridge Company, LLC**  
Greenwood Village, CO (303) 962-6753

**Tammac Holdings Corporation**  
Wilkes Barre, PA (888) 226-8929

**United Guaranty Services, Inc.**  
Greensboro, NC (800) 334-8966

**Wendover Financial Services Corporation**  
Wayne, PA (610) 232-5000

**West Coast Servicing, Inc.**  
Huntington Beach, CA (714) 596-6333

## **RETAIL SELLER LICENSEES**

**1st International Auto Group**  
Merrimack, NH (603) 429-2999

**53 Main Street Auto Mart, Inc.**  
Derry, NH (603) 425-1855

**Absolute PowerSports VT, Inc.**  
Gorham, NH (603) 466-5454

**Ackerman Auto Trading, LLC**  
Portsmouth, NH (603) 436-6811

**Advanced Eurosport, LLC**  
Hooksett, NH (603) 350-0773

**AJA Auto Repair, LLC**  
Kingston, NH (603) 642-4560

**Alco Motors, Inc.**  
Concord, NH (603) 689-1821

**Aleksa Auto, Inc.**  
Salem, NH (603) 893-6060

**All Japanese Imported Auto Service**  
Sandown, NH (603) 887-8772

**Allen Mello Dodge, Inc.**  
Nashua, NH (603) 888-7550

**Alpine Motor Company, LLC**  
Ringe, NH (603) 532-6337

**American Trikes and Motor Sports, LLC**  
Keene, NH (603) 354-7740

**AMK Auto Wholesale/Brokers, Inc.**  
Windham, NH (603) 235-3290

**AMR Auto Holdings - SB, LLC**  
Hudson, NH (603) 888-9999

**AMR Auto Holdings-ACII, LLC**  
North Hampton, NH (603) 964-9787

**Andrew Motors, Inc.**  
Nashua, NH (603) 891-1400

**Anthony, Stanley E**  
Conway, NH (603) 447-5457

**APS Motorcycles, LLC**  
East Swanzey, NH (603) 352-1472

**Arrowhead Motors, LLC**  
Claremont, NH (603) 542-4477

**Autex Incorporated**  
Keene, NH (603) 352-4400

**Auto Authority of NH, Inc.**  
Derry, NH (603) 437-2800

**Auto Barn, Inc.**  
Hinsdale, NH (603) 336-5900

**Auto City Sales, Inc.**  
Manchester, NH (603) 668-4088

**Auto Stop, Inc.**  
Pelham, NH (603) 635-3789

**Auto Town, Inc.**  
Brentwood, NH (603) 642-7009

**Auto Village of Wolfeboro, Inc.**  
Wolfeboro, NH (603) 569-1068

**Autofair 1477, LP**  
Manchester, NH (603) 634-1000

**AutoFair Ford, LP**  
Manchester, NH (603) 634-1001

**Autofinders JPE, LLC**  
Laconia, NH (603) 527-0055

**Automania, Inc.**  
Hooksett, NH (603) 621-4800

**AutoNorth Pre-Owned Superstore, Inc.**  
Gorham, NH (603) 466-1500

**Autoshop Services And Second Car, Inc.**  
Derry, NH (603) 432-4200

**B-J Motors, Inc.**  
Manchester, NH (603) 624-8500

**Banks Chevrolet-Cadillac, Inc.**  
Concord, NH (603) 224-4055

**Barton's Motorsports, LLC**  
Tamworth, NH (603) 323-8054

**Belknap Subaru, Inc.**  
Tilton, NH (603) 729-1300

**Benson Auto Co., Inc.**  
Franklin, NH (603) 934-4351

**Berkowitz Motor Corp.**  
Manchester, NH (603) 668-2411

**Berlin City Ford, Inc.**  
Gorham, NH (603) 752-6644

**Berlin City's Chevrolet Buick, Inc.**  
Gorham, NH (603) 752-3700

**Best Cycle Center, Inc.**  
Nashua, NH (603) 889-0161

**Best Ford, Inc.**  
Nashua, NH (603) 889-0161

**Betley Chevrolet, Inc.**  
Derry, NH (603) 434-1546

**Bill Dube, Inc.**  
Dover, NH (603) 749-5500

**BJT Holding, LLC**  
Nashua, NH (603) 891-3511

**Bladecki Auto, LLC**  
Belmont, NH (603) 524-1147

**Blossom Rental and Leasing, Inc.**  
Plaistow, NH (603) 382-2180

**Bob Mariano Chrysler-Jeep-Dodge, Inc.**  
Concord, NH (603) 228-1345

**Bob Matte's Raceway Motors, Inc.**  
Hinsdale, NH (603) 256-8270

**Bonneville & Son, Inc.**  
Manchester, NH (603) 624-9280

**Bournival, Inc.**  
Portsmouth, NH (603) 431-8900

**Bowman, Eugene**  
Westmoreland, NH (603) 399-4317

**Bradley Motors, Inc.**  
Hudson, NH (603) 883-6829

**Brooks Chevrolet, Inc.**  
Colebrook, NH (603) 237-5050

<b>Brooks Sales &amp; Service, Inc.</b> Center Ossipee, NH (603) 539-6020	<b>Contemporary Automotive, Inc.</b> Milford, NH (603) 673-5511	<b>Extreme Machines Consignment Shop, LLC</b> Bow, NH (603) 228-4883
<b>Brown, David &amp; Rachel</b> Glen, NH (603) 383-8992	<b>Corey Motors, LLC</b> Plaistow, NH (603) 819-4325	<b>Fab Four, Inc.</b> Pittsfield, NH (603) 435-8629
<b>Bruce H. Richardson</b> Windham, NH (603) 893-8667	<b>Crazy Ed's Powersports, LLC</b> Newport, NH (603) 863-8770	<b>Fairfield's Cadillac, Buick, GMC, Inc.</b> Keene, NH (603) 352-7700
<b>C H Dana RV, Inc.</b> Monroe, NH (603) 638-2200	<b>Crest Chevrolet, Inc.</b> Center Conway, NH (603) 356-5401	<b>Fairway Auto Sales, LLC</b> Rochester, NH (603) 332-1711
<b>C J's Auto Village, Inc.</b> Hampton Falls, NH (603) 926-9697	<b>Cupples Corporation</b> Belmont, NH (603) 524-7240	<b>Family Certified Auto Plus, LLC</b> Manchester, NH (603) 669-8888
<b>Campers Inn, Inc.</b> Merrimack, NH (603) 883-1082	<b>Daher Motors of Kingston, Inc.</b> Kingston, NH (603) 642-5777	<b>Five M's Autogroup, Inc.</b> Londonderry, NH (603) 434-4141
<b>Campers-Inn of Kingston, Inc.</b> Kingston, NH (603) 642-5555	<b>Daine, Scott William</b> Littleton, NH (603) 444-2882	<b>Flanders &amp; Patch Motor Sales, Inc.</b> Lebanon, NH (603) 448-3363
<b>Candia Trailers and Snow Equipment, Inc.</b> Candia, NH (603) 483-2541	<b>Danvers-SB, Inc.</b> Stratham, NH (603) 772-0000	<b>Foss Motors, Inc.</b> Exeter, NH (603) 772-3702
<b>Cantin Chevrolet, Inc.</b> Laconia, NH (603) 524-0770	<b>Dartmouth Motor Sales, Inc.</b> Newport, NH (603) 863-2800	<b>Francis Auto, Inc.</b> Manchester, NH (603) 623-5700
<b>Carlson's Motor Sales, Inc.</b> Concord, NH (603) 224-2304	<b>daSilva Motorsports, LLC</b> Moultonboro, NH (603) 253-6688	<b>Fred's Auto Trends, LLC</b> Bristol, NH (603) 744-9200
<b>Carroll St. Auto, LLC</b> Manchester, NH (603) 627-5595	<b>daSilva-Gelormini Motor Sports, LLC</b> Hampstead, NH (603) 329-7810	<b>Freightliner of New Hampshire, Inc.</b> Londonderry, NH (603) 421-9000
<b>Cars R Us of Kingston, Inc.</b> Kingston, NH (603) 642-7741	<b>David H Fortin</b> Hampton, NH (603) 926-0556	<b>Front Line Ready, Inc.</b> Tilton, NH (603) 524-7171
<b>Certified Motorcars, LLC</b> Franklin, NH (603) 671-4100	<b>David J. Albert</b> Concord, NH (603) 223-6616	<b>G &amp; S Management Corporation</b> Tilton, NH (603) 286-3141
<b>Chandler's Service, Inc.</b> Salem, NH (603) 893-2253	<b>Dean Hill RV Center, LLC</b> Charlestown, NH (603) 542-6767	<b>G&amp;S Motorsports, LLC</b> Milford, NH (603) 673-6007
<b>Cheshire Foreign Auto Service, Incorporated</b> Marlborough, NH (603) 876-4613	<b>Denali Motors, LLC</b> Derry, NH (978) 761-7535	<b>Gary W Blake, Inc.</b> Exeter, NH (603) 778-0563
<b>Chris Nacos Autosales, LLC</b> Derry, NH (603) 537-1222	<b>Derry Cycle, LLC</b> Derry, NH (603) 425-6222	<b>Gary's RV Centers, LLC</b> Chichester, NH (603) 798-4030
<b>Chuck Smiths Auto, LLC</b> Derry, NH (603) 432-5070	<b>Deschenes Auto &amp; RV Center, Inc.</b> Jaffrey, NH	<b>GDB Enterprises, LLC</b> Amherst, NH (603) 673-3250
<b>City Motor Sales, Inc.</b> Newport, NH	<b>DiPrizio GMC Trucks, Inc.</b> Middleton, NH (603) 473-2372	<b>General Auto Sales, Inc.</b> Claremont, NH (603) 542-7724
<b>CKI III, LLC</b> Laconia, NH (603) 581-7133	<b>DJ Gaudet, LLC</b> Belmont, NH (603) 524-0552	<b>George, Paul W</b> Derry, NH (603) 216-2623
<b>Claremont Ford Lincoln, Inc.</b> Claremont, NH (603) 543-1221	<b>DJQ Enterprises, Inc.</b> Manchester, NH (781) 356-7575	<b>Gerbra Corp.</b> Portsmouth, NH (603) 436-1243
<b>Clark, Charles B. Jr.</b> Ashland, NH (603) 968-3546	<b>Downtown Auto Sales, LLC</b> Manchester, NH (603) 668-6597	<b>Gerrish Corporation</b> Lebanon, NH (603) 448-6969
<b>Coast Buick GMC Cadillac, Inc.</b> Portsmouth, NH (603) 436-1700	<b>DP-BCE Auto Sales, LLC</b> Manchester, NH (603) 836-2468	<b>GK Automobile Export Specialists, LLC</b> Hudson, NH (603) 809-4195
<b>Cochino Ventures, LLC</b> Manchester, NH (603) 622-2461	<b>Dreher-Holloway, Inc.</b> Greenland, NH (603) 431-8585	<b>Gladstone Auto Sales, LLC</b> Derry, NH (603) 434-4141
<b>Cochino Ventures Two, LLC</b> Merrimack, NH (603) 578-9400	<b>Earl D Sweet</b> Danville, NH (603) 382-6777	<b>Glen E Hutchins</b> Fremont, NH (603) 895-6000
<b>Cold Springs RV Corporation</b> Weare, NH (603) 529-2222	<b>Early and Sons, Inc.</b> Kingston, NH (603) 642-7997	<b>GPI NH-T, Inc.</b> Manchester, NH (603) 624-1800
<b>Colebrook Automotive, LLC</b> Colebrook, NH (603) 237-5533	<b>East Atlantic Auto Sales, LLC</b> Hooksett, NH (603) 625-1133	<b>GPI NH-TL, Inc.</b> Bedford, NH (603) 218-3500
<b>Colon Auto Repairs, LLC</b> Manchester, NH (603) 621-0896	<b>ECA Auto, LLC</b> Milford, NH (603) 732-4081	<b>Grafton Motor Sales, Inc.</b> Woodsville, NH (603) 747-3323
<b>Colonial Imports Corp.</b> Nashua, NH (603) 888-3555	<b>Ed Reilly Subaru, Inc.</b> Concord, NH (603) 225-0200	<b>Granite Ford, LLC</b> Rochester, NH (603) 335-3400
<b>Concord Cycle Center Corporation</b> Concord, NH (603) 225-2779	<b>Edward J Mitchell</b> Plainfield, NH (603) 675-5774	<b>GRAPP, Inc.</b> Bow, NH (603) 224-2501
<b>Concord Lincoln-Mercury, Inc.</b> Concord, NH (603) 224-4100	<b>Empire Automotive Group, Inc.</b> Manchester, NH (603) 641-8800	<b>Grappone Hyundai, Inc.</b> Bow, NH (603) 228-3255
<b>Concord Nissan, Inc.</b> Concord, NH (603) 224-1300	<b>Eugene Livingston</b> Hillsboro, NH (603) 464-5000	<b>Grappone Imports, Inc.</b> Bow, NH (603) 225-3371



<b>Grappone TS, Inc.</b> Bow, NH (603) 224-9912	<b>John Grappone, Inc.</b> Bow, NH (603) 224-2501	<b>LW Cars, LLC</b> Exeter, NH (603) 778-0000
<b>Great Bay Motorcycles, Inc.</b> North Hampton, NH (603) 964-4450	<b>JOK's Auto Sales &amp; Service, Inc.</b> Hudson, NH (603) 598-6430	<b>M &amp; D Cycles, Inc.</b> Rye, NH (603) 964-7474
<b>Gregory Taylor</b> Surry, NH (603) 357-5744	<b>Jon's Rte 114 Auto Sales, Inc.</b> New Boston, NH (603) 497-5645	<b>M &amp; M Ford, Inc.</b> Epsom, NH (603) 736-9323
<b>Grey Goose Truck and Auto, LLC</b> Derry, NH (603) 425-6200	<b>JTS Auto &amp; Truck, LLC</b> Plaistow, NH (603) 382-1400	<b>Macdonald Motors, Inc.</b> Center Conway, NH (603) 356-9341
<b>Grimard's Auto Sales &amp; Service, Inc.</b> Hooksett, NH (603) 622-5961	<b>Kane's Auto Sales, LLC</b> Derry, NH (603) 425-6315	<b>MacMulkin Chevrolet, Inc.</b> Nashua, NH (603) 888-1121
<b>Hagan, Michael Steven</b> Rochester, NH (603) 332-6822	<b>KDF, Incorporated</b> Keene, NH (603) 355-5000	<b>MacMulkin Leasing and Rental, Inc.</b> Windham, NH (603) 437-7250
<b>Hampton Ford, Inc.</b> North Hampton, NH (603) 964-8771	<b>Keene Auto Body, Inc.</b> Keene, NH (603) 352-3103	<b>Maine Auto, Inc.</b> Hillsboro, NH (603) 464-4441
<b>Heritage Harley-Davidson, Inc.</b> Concord, NH (603) 224-3268	<b>Keene Chrysler, Inc.</b> Keene, NH (603) 357-0808	<b>Mastriano Motors, LLC</b> Salem, NH (603) 235-5560
<b>Heritage Truck &amp; Automotive, Inc.</b> Londonderry, NH (603) 432-2900	<b>Keller Street Motors, LP</b> Manchester, NH (603) 634-1000	<b>Max Cycles NH, LLC</b> North Hampton, NH (603) 964-2877
<b>High Line Auto Sales of Salem, LLC</b> Salem, NH (603) 952-4790	<b>Kendall Leasing Co., Inc.</b> Brentwood, NH (603) 679-1933	<b>McCurdy, David E</b> Londonderry, NH (603) 232-5524
<b>Highland Motors Corp.</b> Plaistow, NH (603) 612-1000	<b>Key Auto Center of Manchester, LLC</b> Manchester, NH (603) 319-0177	<b>McDevitt Trucks, Inc.</b> Manchester, NH (603) 668-1700
<b>Hill's Realty, Inc.</b> Center Conway, NH (603) 356-4111	<b>Key Auto Center of Portsmouth, LLC</b> Newington, NH (603) 436-5010	<b>McFarland Ford Sales, Inc.</b> Exeter, NH (603) 772-5953
<b>Hillsboro CDJR, LLC</b> Hillsboro, NH (603) 464-5200	<b>King Motor Sales, LLC</b> Exeter, NH (603) 772-1100	<b>Medlyn Motor, Inc.</b> Milford, NH (603) 673-1667
<b>Hillsboro Ford, Inc.</b> Hillsboro, NH (603) 464-4000	<b>Kingsway Motor Mart, Ltd</b> Atkinson, NH (603) 770-3838	<b>Megastore Auto Group, Inc.</b> Plaistow, NH (603) 382-5000
<b>Hobbs Automotive Sales, Inc.</b> Auburn, NH (603) 483-5803	<b>Kip &amp; Joe's, Inc.</b> Gilford, NH (603) 528-0283	<b>Meredith Motor Co., Inc.</b> Plymouth, NH (603) 536-4521
<b>Holloway Motor Cars of Manchester, LLC</b> Manchester, NH (603) 669-6788	<b>KRG Enterprises, LLC</b> Goffstown, NH (603) 497-8228	<b>Merrimack Autosport, LLC</b> Merrimack, NH (603) 429-4007
<b>Hooksett Kawasaki, Inc.</b> Hooksett, NH (603) 668-4343	<b>Laconia American Road, LLC</b> Meredith, NH (407) 447-2657	<b>Merrimack Street Garage, Inc.</b> Manchester, NH (603) 623-8015
<b>Horgos Enterprises, LLC</b> Hooksett, NH (603) 296-1010	<b>Lambert Auto Sales, Inc.</b> Claremont, NH (603) 543-0188	<b>Metropolis Auto Sales, LLC</b> Pelham, NH (603) 635-3133
<b>Howe Motors, Inc.</b> Claremont, NH (603) 542-5181	<b>Lancaster Auto Sales, LLC</b> Lancaster, NH (603) 788-2886	<b>Michael A Albert</b> Concord, NH (603) 223-6774
<b>Hudson Cycle Center, Inc.</b> Hudson, NH (603) 882-1573	<b>Land Rover - Bedford, LLC</b> Bedford, NH (603) 623-8500	<b>Michael A Galante</b> Bartlett, NH (603) 374-6660
<b>Husson Motors, Inc.</b> Salem, NH (603) 898-2886	<b>LDJ Mt. Pleasant Corp.</b> Lancaster, NH (603) 788-4991	<b>Michael T and Mary R Cooney</b> Chichester, NH (603) 798-3700
<b>Independence Motors, Inc.</b> Hampstead, NH (603) 329-5155	<b>Leon Watkins' Auto Center, Inc.</b> Keene, NH (603) 357-7004	<b>Michaud Motors, LLC</b> Kingston, NH (603) 642-5777
<b>International Cars Ltd., Inc.</b> Stratham, NH (603) 418-0285	<b>LePage, Mark Daniel</b> Kingston, NH (603) 642-9711	<b>Mid-Way Buick Pontiac GMC, Inc.</b> Somersworth, NH (603) 749-0010
<b>Interstate Used Cars II, Inc.</b> Plaistow, NH (603) 382-3000	<b>Liberty International Trucks of New Hampshire, LLC</b> Manchester, NH (603) 623-8873	<b>Mike's Affordable Auto, LLC</b> Concord, NH (603) 223-6774
<b>J Scott Desroches and Gerald Desroches</b> Hudson, NH (603) 880-6412	<b>Littleton Automart, Inc.</b> Littleton, NH (603) 444-7771	<b>Minato Auto, LLC</b> Portsmouth, NH (603) 431-6100
<b>James R Kauffman</b> Hudson, NH (603) 882-8252	<b>Littleton Chevrolet Buick, Inc.</b> Littleton, NH (603) 444-5678	<b>MJP Motors, LLC</b> Salem, NH (603) 893-2400
<b>James Stock</b> Rochester, NH (603) 335-4719	<b>Littleton Imports, LLC</b> Littleton, NH (603) 444-2139	<b>MLC, Inc.</b> Hudson, NH (603) 889-3433
<b>Jay's Auto &amp; Truck Sales, LLC</b> Loudon, NH (603) 856-7917	<b>LMS Acquisition Corp.</b> Littleton, NH (603) 444-5003	<b>Moore, Mark T</b> Sanbornton, NH (603) 524-4200
<b>Jeffrey P Christensen</b> Lee, NH (603) 868-8900	<b>Lovering Imports, LLC</b> Concord, NH (603) 224-6681	<b>Motorcars East, Inc.</b> Derry, NH (603) 437-2891
<b>JJJ Car Care Center, LLC</b> Manchester, NH (603) 695-9001	<b>LVO Vehicle Wholesale, Inc.</b> Plaistow, NH (603) 382-3380	<b>Motorsports 101, Inc.</b> Epping, NH (603) 679-1750
<b>John A Leavitt</b> Hooksett, NH (603) 622-6298	<b>LVR, Inc.</b> Nashua, NH (603) 689-1821	<b>Mt. Washington Valley Kustomz, LLC</b> Center Conway, NH (603) 356-9500

<b>MTS Auto Sales, LLC</b> Londonderry, NH (603) 606-2929	<b>Peabody Motor Sports, Inc.</b> Bedford, NH (603) 637-2900	<b>Ricko Enterprises, Inc.</b> Rochester, NH (603) 332-0513
<b>Nashua Automotive, LLC</b> Merrimack, NH	<b>Pento Auto Body &amp; Performance, LLC</b> Allentown, NH (603) 485-5800	<b>Ride-away Handicap Equipment Corp.</b> Londonderry, NH (603) 437-4444
<b>Nault Enterprises, Inc.</b> Manchester, NH (603) 669-7220	<b>Performance Marketing, Inc.</b> Lebanon, NH (603) 448-3770	<b>RitePrice Auto Sales, LLC</b> Ossipee, NH (603) 539-9000
<b>Neat Auto Sales, Inc.</b> Manchester, NH (603) 626-4327	<b>Pete's Cycle, Inc.</b> Merrimack, NH (603) 598-2697	<b>Riverside Garage and Leasing, Inc.</b> Somersworth, NH (603) 742-9855
<b>New England Motor Car Company, Inc.</b> Nashua, NH (603) 888-1207	<b>Peters Auto Sales, Inc.</b> Nashua, NH (603) 889-1166	<b>Rizzo Wholesale, LLC</b> Brentwood, NH (603) 235-3537
<b>New England Performance Cars, LLC</b> Nashua, NH (603) 595-1700	<b>Phillips Auto Sales, Inc.</b> Chichester, NH (603) 798-3600	<b>RKF Racing Enterprises, Inc.</b> Derry, NH (603) 434-4179
<b>New England Police Vehicle Leasing Corp.</b> North Hampton, NH (603) 964-9959	<b>Pierni Jr., Michael</b> Derry, NH (603) 235-2039	<b>Robert Geoffroy</b> Kingston, NH (603) 642-5522
<b>Newport Chevrolet Buick GMC, Inc.</b> Newport, NH (802) 863-2800	<b>Pine Hill Auto, LLC</b> Derry, NH (603) 965-3341	<b>Robert H Irwin Motors, Inc.</b> Laconia, NH (603) 524-4922
<b>Next-Step Motors, Inc.</b> Lebanon, NH (603) 448-7002	<b>PJ Tentas Companies, LLC</b> Goffstown, NH (603) 858-5252	<b>Robert Leavitt</b> Plaistow, NH (603) 974-1369
<b>NH Select Truck - Auto, Inc.</b> Plaistow, NH (603) 974-1055	<b>Port City Nissan, Inc.</b> Portsmouth, NH (603) 431-6500	<b>Rochester Lincoln Mercury, Inc.</b> Rochester, NH (603) 332-5131
<b>Niko's Quality Car Care, LLC</b> Manchester, NH (603) 232-6805	<b>Portsmouth Chevrolet, Inc.</b> Portsmouth, NH (603) 436-5010	<b>Rochester Motorsports, Inc.</b> Rochester, NH (603) 335-5700
<b>Nissan of Keene, Inc.</b> Swanzy, NH (603) 357-7945	<b>Portsmouth Ford Lincoln, Inc.</b> Portsmouth, NH (603) 433-1221	<b>Rochester Truck, Inc.</b> Rochester, NH (603) 335-2084
<b>North Country Motor Sales, Inc.</b> Lancaster, NH (603) 788-2377	<b>Portsmouth Imported Motor Vehicles Corp.</b> Portsmouth, NH (603) 433-2822	<b>Rockingham Motor Group, Inc.</b> Salem, NH (603) 893-7766
<b>North South Motorcar, Inc.</b> Seabrook, NH (603) 474-7070	<b>Portsmouth Used Car Superstore, Inc.</b> Portsmouth, NH (603) 766-7680	<b>Rockingham Toyota Dodge Nissan, Inc.</b> Salem, NH (603) 893-3525
<b>Northeast Motors, Inc.</b> North Hampton, NH (603) 964-9464	<b>Poulin Corporation</b> Rochester, NH (603) 332-2010	<b>Roger Anthony O'Sullivan</b> Londonderry, NH (603) 434-5005
<b>Northwood RV, Inc.</b> Northwood, NH (603) 942-8466	<b>Pre-Approved Auto Sales, LLC</b> Windham, NH (603) 898-8988	<b>Ron Currier's Hilltop Chevrolet, Inc.</b> Somersworth, NH (603) 692-2121
<b>Noyes Volkswagen, Inc.</b> Keene, NH (603) 357-7220	<b>Profile Motors, Inc.</b> Conway, NH (603) 447-3361	<b>Ron's Toy Shop, Inc.</b> Manchester, NH (603) 669-9682
<b>NU-2-U-Cars of Windham</b> Windham, NH (603) 458-2190	<b>Profile RV, Inc.</b> Conway, NH (603) 447-5855	<b>Rountree Ford Lincoln, LLC</b> Keene, NH (603) 283-5900
<b>Ocean Subaru Corp.</b> North Hampton, NH (603) 964-9303	<b>Profile Subaru, Inc.</b> Conway, NH (603) 447-3845	<b>Route 107 Auto Sales, LLC</b> Seabrook, NH (603) 474-1070
<b>Okie Dokie Auto, Inc.</b> Rochester, NH (603) 332-6543	<b>Quest Auto Exchange, LLC</b> Candia, NH (603) 483-2022	<b>Route 77 Motors, LLC</b> Weare, NH (603) 529-7700
<b>Old Rock Motors, Inc.</b> Pelham, NH (603) 898-4945	<b>R &amp; R Cycles, Inc.</b> Manchester, NH (603) 645-1488	<b>Roy's Auto Sales &amp; Service, LLC</b> Hudson, NH (603) 880-1777
<b>Olde Bay RV Trading Post, LLC</b> Rochester, NH (603) 335-9378	<b>R.A. Sampson, LLC</b> Brentwood, NH (603) 679-5500	<b>Rt 3 Auto Sales of Concord, Inc.</b> Concord, NH (603) 224-1963
<b>Orford Servicenter, Inc.</b> Orford, NH (603) 353-4555	<b>R.E. Davis Automotive Sales, Inc.</b> North Hampton, NH (603) 944-6930	<b>Rte 125 RV &amp; Marine, Inc.</b> Gonic, NH (603) 335-0112
<b>Original GTO Connection, LLC</b> Manchester, NH (603) 626-5100	<b>Redstone Auto Sales &amp; Service, LLC</b> Center Conway, NH (603) 733-5930	<b>S &amp; J Motor Company, Inc.</b> Merrimack, NH (603) 882-5175
<b>Outdoor Sports Center, Inc.</b> Concord, NH (603) 228-8600	<b>Rhino Motor Sports, Inc.</b> Lebanon, NH (603) 448-4664	<b>S&amp;S Automotive, LLC</b> Hampton Falls, NH (603) 926-3039
<b>Overton, III, George Arthur</b> Merrimack, NH (603) 930-7721	<b>Ric Perreault</b> Rochester, NH (603) 330-0100	<b>Saab Brothers, LLC</b> Derry, NH (603) 818-1833
<b>Pat's Auto Sales, LLC</b> Gorham, NH (603) 752-1063	<b>Richard A Crate and David J Crate</b> Enfield, NH	<b>Sader, Alyce</b> Plaistow, NH (978) 771-1137
<b>Patsy's, Inc.</b> Concord, NH (603) 226-4600	<b>Richard J Day</b> Concord, NH (603) 225-4777	<b>Salem Ford, LLC</b> Salem, NH (603) 898-9766
<b>Patsy's Leasing Corporation</b> Concord, NH (603) 225-9710	<b>Richard S Harris</b> Whitefield, NH (603) 837-2767	<b>Salem Nissan, Inc.</b> Salem, NH (603) 894-4300
<b>Paul A Cella</b> Derry, NH (603) 421-0611	<b>Richard Wunderlich</b> Pelham, NH (603) 635-3222	<b>Seabrook Truck Center, Inc.</b> Seabrook, NH (603) 474-8310
<b>Paul's Executive Car Care, Inc.</b> Manchester, NH (603) 627-4300	<b>Richlind, LLC</b> Meredith, NH (603) 279-8000	<b>Seacoast Car Club, Inc.</b> Barrington, NH (603) 692-7770

<b>Seacoast Imported Auto, Inc.</b> Stratham, NH (603) 772-7300	<b>Sullivan County Motors, Inc.</b> Claremont, NH (603) 542-9966	<b>Turner's Auto Wholesale, Inc.</b> Exeter, NH (603) 773-2277
<b>Seacoast Motorcycles, Inc.</b> North Hampton, NH (603) 964-9959	<b>Sullivan, Michael J</b> Milford, NH (603) 851-1799	<b>Two Thirds Motors, Inc.</b> Keene, NH (603) 352-0555
<b>Seacoast Sport Cycle, Inc.</b> Derry, NH (603) 437-5656	<b>Sunnyside Motors, Inc.</b> Nashua, NH (603) 880-6550	<b>Unique Ford, Inc.</b> Goffstown, NH (603) 641-8400
<b>Seacoast Volkswagen, Inc.</b> Greenland, NH (603) 436-6900	<b>Sure Thing, Inc.</b> Plaistow, NH (603) 974-1808	<b>United Construction Corporation</b> Newport, NH (603) 863-1240
<b>Searchforwheels.com, Inc.</b> North Hampton, NH (603) 964-2726	<b>Swanzy Truck and Auto Center, LLC</b> Swanzy, NH (603) 355-2401	<b>Utility Trailers of New England, Inc.</b> Seabrook, NH (603) 474-2515
<b>Second Chance Auto Sales, Inc.</b> Derry, NH (603) 965-4472	<b>Team Advantage, Inc.</b> Concord, NH (603) 606-3541	<b>Value Auto Sales of Bow, LLC</b> Bow, NH (603) 856-8820
<b>Second Street Auto Sales, Inc.</b> Manchester, NH (603) 668-5292	<b>Team Nissan, Inc.</b> Manchester, NH (603) 644-8326	<b>Walker Motor Sales, Inc.</b> Woodsville, NH (603) 747-3389
<b>Sevan Auto Group, LLC</b> Manchester, NH (603) 641-2886	<b>The Collectable Trader, LLC</b> Pembroke, NH (603) 410-4120	<b>Walker, James Henry</b> Manchester, NH (603) 836-5770
<b>Shaker Valley Auto And Tire, Inc.</b> Enfield, NH (603) 632-7901	<b>Third Time, Inc.</b> Lebanon, NH (603) 448-6363	<b>Wentworth Motor Co., Inc.</b> Exeter, NH (603) 772-5975
<b>Shejen, Tracy A</b> Somersworth, NH (603) 742-3210	<b>Thompson Automotive, Inc.</b> Nashua, NH (603) 888-8080	<b>West Lebanon Nissan, Inc.</b> Lebanon, NH (603) 606-3541
<b>Shuttles Auto Sales, LLC</b> Hooksett, NH (603) 606-6063	<b>Tim's Truck Capital &amp; Auto Sales, Inc.</b> Epsom, NH (603) 736-8143	<b>White Mountain Auto Broker, Inc.</b> Whitefield, NH (603) 837-3000
<b>Singer Subaru, LLC</b> Plaistow, NH (603) 382-7101	<b>Townline Equipment Sales, Inc.</b> Plainfield, NH (603) 675-6347	<b>White Mountain Carriage Company, LLC</b> Manchester, NH (603) 625-4400
<b>Somersworth Auto Center, Inc.</b> Somersworth, NH (603) 742-7400	<b>Trans Tech Bus Sales &amp; Service of New England, LLC</b> Northwood, NH (617) 634-9441	<b>William F Fenton Incorporated</b> East Swanzy, NH (603) 354-5000
<b>Somersworth Nissan Hyundai, Inc.</b> Somersworth, NH (603) 692-5200	<b>Tri-City Dodge, Inc.</b> Somersworth, NH (603) 742-9262	<b>William Tice</b> Tamworth, NH (603) 323-8622
<b>State Motors, Inc.</b> Manchester, NH (603) 623-7291	<b>Tri-City Subaru, Inc.</b> Somersworth, NH (603) 742-3647	<b>Williams, Sr, Richard Edward</b> Belmont, NH (603) 894-2275
<b>Steve King Auto, LLC</b> Nashua, NH (603) 882-4888	<b>Tri-Sun Motors, Inc.</b> Epping, NH (603) 778-8134	<b>Windham Auto Sales, Inc.</b> Derry, NH (603) 437-0426
<b>Steven Khoury, LLC</b> Plaistow, NH (603) 974-0812	<b>Triantafillos Kourtis</b> Hooksett, NH (603) 624-8400	<b>Winnstowe, LLC</b> Manchester, NH (603) 626-6666
<b>Stratham Automotive, LLC</b> Stratham, NH (603) 772-4961	<b>Troy Auto Parts &amp; Service Center, Inc.</b> Troy, NH (603) 242-3397	<b>Wissler Auto Group, LLC</b> Rochester, NH (603) 332-6242
<b>Stratham Subaru, Inc.</b> Stratham, NH (603) 778-0300	<b>Truck Trims Lights + Accessories, LLC</b> Kingston, NH (603) 234-1793	<b>Wyman's Chevrolet Co., Inc.</b> Hillsboro, NH (603) 464-5544
<b>Subaru of Milford, Inc.</b> Milford, NH (603) 673-0510	<b>TS &amp; A Motors, LLC</b> Somersworth, NH (603) 742-3553	<b>Yankee Trucks, LLC</b> Concord, NH (603) 226-2000
<b>Subaru of Nashua, Inc.</b> Hudson, NH (603) 888-9999	<b>Tulley Automotive Group, Inc.</b> Nashua, NH (603) 888-0550	<b>Young's Auto Sales, Inc.</b> Laconia, NH (603) 524-3738

## SALES FINANCE COMPANY LICENSEES

<b>Able Auto Finance, Inc.</b> Newington, NH (603) 436-5010	<b>American Suzuki Financial Services Co., LLC</b> Jacksonville, FL (866) 318-2737	<b>BMW Financial Services NA, LLC</b> Hilliard, OH (614) 789-7654
<b>ACAR Leasing, Ltd.</b> Fort Worth, TX (817) 302-7641	<b>AmeriCredit Consumer Loan Company, Inc.</b> Fort Worth, TX (817) 302-7641	<b>Brooks Chevrolet, Inc.</b> Colebrook, NH (603) 237-5050
<b>ALC Leasing, Ltd</b> Fort Worth, TX (817) 302-7641	<b>AmeriCredit Financial Services, Inc.</b> Fort Worth, TX (817) 302-7641	<b>Caliber Home Loans, Inc.</b> Irving, TX (866) 373-2968
<b>Alexium Leasing Company</b> Jacksonville, FL (866) 318-2737	<b>Arrowhead Motors, LLC</b> Claremont, NH (603) 542-4477	<b>CarFinance Capital, LLC</b> Irvine, CA (800) 900-5150
<b>Ally Financial, Inc.</b> Detroit, MI (313) 656-6304	<b>Auto Credit of Rochester, Inc.</b> Rochester, NH (603) 332-2010	<b>CCAP Auto Lease, Ltd.</b> Dallas, TX (214) 634-1110
<b>American Credit Acceptance, LLC</b> Spartanburg, SC (864) 504-3731	<b>Auto Wholesalers of Hooksett, Inc.</b> Hooksett, NH (603) 668-6333	<b>Consumer Portfolio Services, Inc.</b> Irvine, CA (949) 753-6800
<b>American Honda Finance Corporation</b> Torrance, CA (310) 972-2253	<b>Autocash, LLC</b> Tucson, AZ (520) 617-4559	<b>Credit Acceptance Corporation</b> Southfield, MI (248) 353-2700

<b>Daimler Trust</b> Fort Worth, TX (817) 224-5850	<b>Lease and Rental Management Corp.</b> Andover, MA (978) 475-4883	<b>Route 4 Motors, Inc.</b> Epsom, NH (603) 736-8040
<b>Don's Auto Body, Inc.</b> Manchester, NH (603) 623-9375	<b>Lewis Motor Sales, LLC</b> Brentwood, NH (603) 347-5140	<b>Safe Harbor Funding, LLC</b> Andover, MA (978) 409-2280
<b>E.I.A. Equity Investment Associates, Inc.</b> Derry, NH (603) 434-2955	<b>Mascoma Auto, Inc.</b> Canaan, NH (603) 632-4810	<b>Santander Consumer USA, Inc.</b> Dallas, TX (817) 605-4981
<b>eCast Settlement Corporation</b> New York, NY (212) 272-9162	<b>Mercedes-Benz Financial Services USA, LLC</b> Farmington Hills, MI (248) 427-6300	<b>Service Finance Company, LLC</b> Boca Raton, FL (866) 254-0497
<b>Exeter Finance Corp.</b> Irving, TX (214) 572-8216	<b>Merchants Automotive Group, Inc.</b> Hooksett, NH (603) 669-4100	<b>Subaru Acceptance Corporation</b> Cherry Hill, NJ (856) 488-8500
<b>Family Certified Auto &amp; Truck Sales, LLC</b> Goffstown, NH (603) 497-3333	<b>Merrow Wholesale Auto, Inc.</b> Manchester, NH (603) 606-4444	<b>Subaru Auto Leasing, Ltd</b> Cherry Hill, NJ (856) 488-8500
<b>FC Funding, LLC</b> Chadds Ford, PA (610) 717-1900	<b>Mitsubishi Motors Credit of America Inc.</b> Cypress, CA (714) 236-1500	<b>Subaru Leasing Corp.</b> Cherry Hill, NJ (856) 488-8500
<b>First Investors Financial Services, Inc.</b> Houston, TX (713) 273-5123	<b>MMCA Lease, Ltd</b> Cypress, CA (714) 236-1550	<b>TD Auto Finance, LLC</b> Farmington Hills, MI (248) 427-2563
<b>First JJB, Inc.</b> New Bedford, MA (774) 212-0726	<b>Motorcycles of Manchester, Inc.</b> Manchester, NH (603) 627-3957	<b>Three Amigos Auto Sales, LLC</b> Bow, NH (603) 369-4761
<b>Flagship Credit Acceptance, LLC</b> Chadds Ford, PA (610) 717-1900	<b>New Hampshire Auto Lender, Inc.</b> Canaan, NH (603) 632-4645	<b>Toyota Lease Trust</b> Torrance, CA (310) 468-6256
<b>Fleury's Sales, LLC</b> Newport, NH (603) 863-3694	<b>Nissan Motor Acceptance Corporation</b> Franklin, TN (214) 596-4466	<b>Toyota Motor Credit Corporation</b> Torrance, CA (310) 468-7440
<b>Ford Motor Credit Company, LLC</b> Dearborn, MI (313) 845-8146	<b>Nuvel Credit Company, LLC</b> Jacksonville, FL (800) 856-6190	<b>Tri-State Acceptance Corporation</b> Greenfield, MA (800) 582-4116
<b>Frank's Auto &amp; Excavation Services, LLC</b> Grafton, NH (603) 523-7392	<b>Nuvel National Auto Finance, LLC</b> Jacksonville, FL (501) 821-8110	<b>Twin State Auto Credit, Inc.</b> Enfield, NH (603) 632-7032
<b>Gateway One Lending &amp; Finance, LLC</b> Anaheim, CA (714) 630-4653	<b>OnPoint Financial Corporation</b> Norwell, MA (781) 871-4220	<b>United Auto Credit Corporation</b> Newport Beach, CA (949) 224-1917
<b>Granite State Auto Finance, Inc.</b> Hudson, NH (603) 883-6829	<b>Onyx Acceptance Corporation</b> Plano, TX (972) 312-2003	<b>United Consumer Finance, Inc.</b> Middleboro, MA (508) 923-0289
<b>Hann Financial Service Corporation</b> Jamesburg, NJ (609) 860-9300	<b>PB's Auto Village of Hampton Falls, Inc.</b> Hampton Falls, NH (603) 926-9500	<b>VCFS Auto Leasing Company</b> Rockleigh, NJ (201) 768-7300
<b>Hermanson's Auto Warehouse, Ltd.</b> Center Conway, NH (603) 356-5117	<b>Pelletier, Herman V. Jr.</b> Rochester, NH (603) 330-9899	<b>Volvo Car Financial Services U.S., LLC</b> Rockleigh, NJ (201) 768-7300
<b>Hyundai Capital America</b> Irvine, CA (714) 965-7029	<b>Persian Acceptance Corp.</b> Wakefield, MA (888) 852-2886	<b>VW Credit Inc.</b> Libertyville, IL (847) 371-4300
<b>I.A.C., Inc.</b> New Haven, CT (203) 772-0220	<b>Peter P Wojenski</b> Charlestown, NH (603) 826-5894	<b>VW Credit Leasing, Ltd.</b> Libertyville, IL (847) 371-4300
<b>Innovative Funding Services, LLC</b> Austin, TX (512) 336-8700	<b>Porsche Financial Services, Inc.</b> Atlanta, GA (770) 290-3500	<b>Westlake Services, LLC</b> Los Angeles, CA (800) 641-6700
<b>J&amp;B Auto Sales of Northwood, LLC</b> Northwood, NH (603) 942-5501	<b>Porsche Leasing, Ltd</b> Atlanta, GA (770) 290-3500	<b>White Mountain Auto Finance, Inc.</b> Whitefield, NH (603) 837-3000
<b>Jack Mansur's Auto, LLC</b> Pelham, NH (603) 635-9163	<b>Preferred Auto Finance, LLC</b> South Windsor, CT (860) 610-0786	<b>Wholesalers Unlimited, LLC</b> Auburn, NH (603) 661-6517
<b>John D Perry</b> Franklin, NH (603) 934-6006	<b>Prestige Financial Services, Inc.</b> Salt Lake City, UT (801) 844-2238	<b>Winner's Circle Auto Sales, Inc.</b> Tilton, NH (603) 286-2886
<b>L &amp; K Capitol Car Mart, LLC</b> Epsom, NH (603) 736-8000		

## SMALL LOAN LENDER LICENSEES

<b>1st Money Center, Inc.</b> Hurst, TX (817) 428-4153	<b>CitiFinancial Servicing, LLC</b> Baltimore, MD (410) 332-3240	<b>NHCash.com, LLC</b> Bedford, NH (603) 471-1873
<b>Argent Account Acquisitions, LLC</b> Cedar Falls, IA (319) 234-6686	<b>FCC Finance, LLC</b> Dallas, TX (800) 777-1665	<b>OneMain Financial, Inc.</b> Baltimore, MD (410) 332-3417
<b>Auto Equity Loans of DE, LLC</b> Wilmington, DE (602) 757-8208	<b>Kubota Credit Corporation, U.S.A.</b> Torrance, CA (504) 596-2821	<b>Seacoast Car Title Loans, LLC</b> Portsmouth, NH (603) 766-3410
<b>Carbucks of New England, Inc.</b> Tampa, FL (603) 888-0880	<b>LoanMax, LLC</b> Alpharetta, GA (678) 823-4700	<b>Springleaf Consumer Loan, Inc.</b> Evansville, IN (812) 468-5662
<b>Citifinancial, Inc.</b> Baltimore, MD (410) 332-2900	<b>New England Auto Finance, Inc.</b> Atlanta, GA (770) 552-9840	<b>Title Cash of New Hampshire, Inc.</b> Huntsville, AL (256) 534-5412

# Legal Holidays

## 2014

## 2015

New Year's Day	January 1 <sup>st</sup>	January 1 <sup>st</sup>
Martin Luther King, Jr./ Civil Rights Day	January 20 <sup>th</sup>	January 19 <sup>th</sup>
Presidents' Day	February 17 <sup>th</sup>	February 16 <sup>th</sup>
Memorial Day	May 26 <sup>th</sup>	May 25 <sup>th</sup>
Independence Day	July 4 <sup>th</sup>	July 4 <sup>th</sup>
Labor Day	September 1 <sup>st</sup>	September 7 <sup>th</sup>
Columbus Day	October 13 <sup>th</sup>	October 12 <sup>th</sup>
Election Day	November 4 <sup>th</sup>	-----
Veterans Day	November 11 <sup>th</sup>	November 11 <sup>th</sup>
Thanksgiving Day	November 27 <sup>th</sup>	November 26 <sup>th</sup>
Christmas Day	December 25 <sup>th</sup>	December 25 <sup>th</sup>











**State of New Hampshire**  
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