

National Bank Operating Subsidiaries doing Business with Consumers sorted by state
as of 12/31/2004
to be updated annually

| State | Name of Parent National Bank (legal name) | Name of Operating Subsidiary (OS), Doing Business as (DBA), abbrev., or Trade Name * indicates more than one DBA name for an OS. | Charter# | Mailing Address, incl. Street Address or P.O. Box of the OS | City of the OS | Zip Code | Email address of contact person | Tele. # of OS | FRB Lines of Business (LOB) or Brief Description, if activity not listed |
|-------|---|--|----------|---|-----------------------|------------|--|---------------|---|
| | | | | | | | | | http://www.federalreserve.gov/boarddocs/reportforms/forms/FR_Y-1020040528_i.pdf |
| AK | KeyBank National Association | Key Trust Company National Association*, KeyTrust Company, McDonald Financial Group | 14761 | 101 West Benson Boulevard | Anchorage | 99503 | Carol L Klimas@KeyBank.com | 907-564-0300 | 523991 |
| AK | Wells Fargo Bank, NA | Wells Fargo Alaska Trust Company, National Association | 1741 | 301 W. Northern Light Blvd. | Anchorage | 99503 | None | 907-265-2998 | 522292 |
| AL | First National Bank of Scottsboro | Jackson Financial Services, Inc. | 8963 | 1003 South Broad Street | Scottsboro | 35768 | sstewart@fnbscottsboro.com | 256-574-1478 | 522291 |
| AR | Wells Fargo Bank, NA | Sunsouth Mortgage, LLC | 1741 | 11300 Financial Center Parkway | Little Rock | 72211 | None | 501-228-4939 | 522292 |
| AZ | First National Bank of Arizona | ASW Mortgage Company, LLC, First National Bank of Arizona | 24189 | 17600 N. Perimeter Drive | Scottsdale | 85255-5440 | sboynton@fnbaonline.com | 480-458-2811 | 522310 |
| AZ | First National Bank of Arizona | Bristol Mortgage, LLC, First National Bank of Arizona | 24189 | 17600 N. Perimeter Drive | Scottsdale | 85255-5440 | sboynton@fnbaonline.com | 480-458-2811 | 522310 |
| AZ | First National Bank of Nevada | Falcon Capital, LLC, Falcon Finance Company | 18667 | 17600 N. Perimeter Drive | Scottsdale | 85255-5440 | mwilson@fnbaonline.com | 602-787-2344 | Auto Leasing |
| AZ | National City Bank of Indiana | National American Mortgage, LLC | 869 | 349 S. Lake Havasu Avenue, Suite 104 | Lake Havasu City | 86403 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| AZ | National City Bank of Indiana | Supreme Capital Mortgage, LLC | 869 | 7090 North Oracle Road, Suite 160-A | Tucson | 85704 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| AZ | Wells Fargo Bank, NA | Avenue Financial Services, LLC | 1741 | 2777 E Camelback Road | Phoenix | 85016 | None | 602-333-3608 | 522292 |
| AZ | Wells Fargo Bank, NA | Financial Services of Arizona, LLC | 1741 | 4621 E. Chandler Blvd | Phoenix | 85048 | None | 480-759-8400 | 522292 |
| AZ | Wells Fargo Bank, NA | Professional Financial Services of Arizona, LLC | 1741 | 7111 W. Bell Road | Glendale | 85308 | None | 623-643-1074 | 522292 |
| CA | Citibank, N.A. | Citicorp Trust, National Association | 1461 | 787 West Fifth Street | Los Angeles | 90071 | www.citibank.com/privatebank | 415-627-6032 | 523991 |
| CA | First National Bank of Arizona | CondoCerts. Com, Inc., CondoCerts | 24189 | 333 Sunset Avenue, Suite 180 | Suisun City | 94585-2097 | Phil.Lamb@fnbaonline.com | 480-458-2210 | 531390 |
| CA | Gold Country Bank, NA | Gold Country Insurance Services, LLC | 26881 | 9778 Larkin Road | Live Oak | 95953-2438 | None | 530-695-2151 | 52421 |
| CA | JPMorgan Chase Bank, National Association | Bailey Mortgage, L.P. | 8 | 3060 Valencia Avenue, Suite 4 | Aptos | 95003 | None | 831-689-8500 | 52231 |
| CA | JPMorgan Chase Bank, National Association | Clocktower Financial, L.P. | 8 | 200 Clocktower Place, Suite 100D | Carmel | 93923 | None | 831-622-4813 | 52231 |
| CA | JPMorgan Chase Bank, National Association | Mulholland Mortgage Services, L.P. | 8 | 14242 Ventura Boulevard | Sherman Oaks | 91423 | None | 818-788-1724 | 52231 |
| CA | JPMorgan Chase Bank, National Association | Pacific Gold Financial, L.P. | 8 | 7410 Greenhaven Drive | Sacramento | 95831 | None | 916-391-9567 | 52231 |
| CA | JPMorgan Chase Bank, National Association | Peninsula Mortgage, L.P. | 8 | 62 Peninsula Center | Rolling Hills Estates | 90274 | None | 310-265-8115 | 52231 |
| CA | JPMorgan Chase Bank, National Association | Residential Mortgage Services, L.P. | 8 | 11119 North Torey Pines Road | La Jolla | 92037 | None | 856-802-2886 | 52231 |
| CA | JPMorgan Chase Bank, National Association | The Home Loan Group, LP | 8 | 5724 West Las Positas Blvd. | Pleasanton | 94588 | None | 952-924-4800 | 522291 |
| CA | JPMorgan Chase Bank, National Association | The Mortgage Company, L.P. | 8 | 400 South Sepulveda Blvd. | Manhattan Beach | 90266 | None | 310-798-1341 | 52231 |
| CA | LaSalle Bank National Association | Chicago Deferred Exchange Corporation of California, Deferred Exchange Services | 14362 | 3900 Fifth Avenue | San Diego | 92103 | mary.cunningham@abnamro.com | 312-992-4567 | 523991 |
| CA | Mellon Bank, N.A. | AFCO Acceptance Corp. | 6301 | 655 N. Central Ave. Suite 1550 | Glendale | 91203-0000 | gold.br@mellon.com | 818-549-1270 | 522298 |
| CA | National City Bank of Indiana | AccuLend Mortgage, LP | 869 | 1601 Response Road, Suite 205A | Sacramento | 95815 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| CA | National City Bank of Indiana | First Franklin Financial Corporation | 869 | 2150 N. First Street | San Jose | 95131 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522282 |
| CA | National City Bank of Indiana | Liberty West Mortgage, LP | 869 | 6633 Greenwich Drive, Suite 100A | San Diego | 92122 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| CA | National City Bank of Indiana | Mortgage One, LP | 869 | 40461 Murrieta Hot Springs Road, Unit J-1 | Murrieta | 92563 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| CA | National City Bank of Indiana | Premier Lending Services, LP | 869 | 2260 Douglas Boulevard, Suite 250-A | Roseville | 95661 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| CA | Providian National Bank | Providian Bancorp Services, PBS | 1333 | 201 Mission Street | San Francisco | 94105 | None | 800-647-8641 | 52232, 52239 |
| CA | U. S. Bank National Association | Housing Capital Company | 24 | 1825 S. Grant Street | San Mateo | 94402 | James.simons@usbank.com | 612-303-4645 | 522292 |
| CA | Wachovia Bank, National Association | First Union Trust Company of California | 1 | 1620 East Roseville Parkway, Suite 210 | Roseville | 95661-4150 | clint.lackey@wachovia.com | 704-374-3473 | 523991 |
| CA | Wachovia Bank, National Association | HomeEq Servicing Corporation, The Money Store | 1 | 4837 Watt Avenue | North Highlands | 95660 | www.homeq.com/contact_es.jsp | 877-867-7378 | 522292 |
| CA | Wachovia Bank, National Association | Wachovia Education Finance Inc., Educaid Inc. (FL Only) | 1 | 11000 White Rock Road | Rancho Cordova | 95670 | customer_assistance@educaid.com | 800-338-2243 | 52222 |
| CA | Wells Fargo Bank, NA | American Securities Company | 1741 | 464 California Street | San Francisco | 94104 | None | 503-614-5512 | 522292 |

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|-------|---|---|----------|---|--------------------------------|------------|--|---------------|--|
| CA | Wells Fargo Bank, NA | American Securities Company of Missouri | 1741 | 464 California Street | San Francisco | 94104 | None | 503-614-5512 | 522292 |
| CA | Wells Fargo Bank, NA | American Securities Company of Nevada | 1741 | 464 California Street | San Francisco | 94104 | None | 503-614-5930 | 522292 |
| CA | Wells Fargo Bank, NA | BHS Home Loans, LLC | 1741 | 151 Kalmus Drive | Costa Mesa | 92626 | None | 714-200-2400 | 522292 |
| CA | Wells Fargo Bank, NA | Capital Pacific Home Loans, LP | 1741 | 4343 Von Karman | New Port Beach | 92660 | None | 949-622-9025 | 522292 |
| CA | Wells Fargo Bank, NA | Crocker Properties, Inc. | 1741 | 420 Montgomery | San Francisco | 94163 | None | 213-253-3852 | 53111 |
| CA | Wells Fargo Bank, NA | Discovery Home Loans, LLC | 1741 | 4061 Port Chicago Highway | Concord | 94520 | None | 925-458-0116 | 522292 |
| CA | Wells Fargo Bank, NA | Empire Homes Financial Services, LLC | 1741 | 3536 Concourse | Ontario | 91764 | None | 909-476-8856 | 522292 |
| CA | Wells Fargo Bank, NA | Forecast Home Mortgage, LLC | 1741 | 3536 Concourse | Ontario | 91764 | None | 909-476-8889 | 522292 |
| CA | Wells Fargo Bank, NA | Gold Coast Home Mortgage | 1741 | 1300 Eastman Avenue | Ventura | 93003 | None | 805-650-1951 | 522292 |
| CA | Wells Fargo Bank, NA | Gold Coast Mortgage | 1741 | 16730 Bernardo Center Drive | San Diego | 92128 | None | 858-673-6200 | 522292 |
| CA | Wells Fargo Bank, NA | Guarantee Pacific Mortgage, LLC | 1741 | 1101 Sylvan Avenue | Modesto | 95350 | None | 209-526-5156 | 522292 |
| CA | Wells Fargo Bank, NA | Hearthside Funding, LP | 1741 | 6 Executive Circle | Irvine | 92614 | None | 949-250-7735 | 522292 |
| CA | Wells Fargo Bank, NA | JTS Financial, LLC | 1741 | 3434 Marconi Avenue | Sacramento | 95821 | None | 916-484-5200 | 522292 |
| CA | Wells Fargo Bank, NA | Linear Financial, LP*, Pardee Home Loans, Quadrant Home Loans, Winchester Home Loans | 1741 | 9330 Scranton Road | San Diego | 92121 | None | 858-320-3700 | 522292 |
| CA | Wells Fargo Bank, NA | Meridian Home Mortgage, LP | 1741 | 3536 Concourse | Ontario | 91764 | None | 909-980-3929 | 522292 |
| CA | Wells Fargo Bank, NA | Premier Home Mortgage | 1741 | 2375 Huntington Drive | San Marino | 91108 | None | 626-660-1142 | 522292 |
| CA | Wells Fargo Bank, NA | Private Mortgage Advisors, LLC | 1741 | 1440 Chapin Ave. | Burlingame | 94010 | None | 650-931-2067 | 522292 |
| CA | Wells Fargo Bank, NA | Real Estate Lenders | 1741 | 25101 The Old Road | Santa Clarita | 91381 | None | 661-253-2500 | 522292 |
| CA | Wells Fargo Bank, NA | River City Group, LLC | 1741 | 1130 Iron Point Road | Folsom | 95630 | None | 916-357-5890 | 522292 |
| CA | Wells Fargo Bank, NA | Roddel Mortgage Company, LP | 1741 | 1181 California Avenue | Corona | 92881 | None | 951-898-2123 | 522292 |
| CA | Wells Fargo Bank, NA | Signature Home Mortgage, LP | 1741 | 3300 S. Demaree Street | Visalia | 93277 | None | 559-622-3078 | 522292 |
| CA | Wells Fargo Bank, NA | South County Mortgage | 1741 | 501 N El Camino Real | San Clemente | 92672 | None | 949-366-5724 | 522292 |
| CA | Wells Fargo Bank, NA | Steinbeck Advantage Mortgage, LLC | 1741 | 7 John Street | Salinas | 93901 | None | 831-775-0511 | 522292 |
| CA | Wells Fargo Bank, NA | Touchstone Home Mortgage, LLC | 1741 | 9201 Camino Media | Bakersfield | 93311 | None | 661-858-0031 | 522292 |
| CA | Wells Fargo Bank, NA | Triple Diamond Mortgage and Financial, LLC | 1741 | 939 South Andersen Drive | Escondido | 92029 | None | 877-562-6687 | 522292 |
| CA | Wells Fargo Bank, NA | United Mortgage Group | 1741 | 10650 Scripps Ranch Blvd | San Diego | 92131 | None | 858-635-5183 | 522292 |
| CA | Wells Fargo Bank, NA | Wells Capital Management Incorporated | 1741 | 633 West Fifth Street | Los Angeles | 90017 | None | 213-253-7448 | 522292 |
| CA | Wells Fargo Bank, NA | Wells Fargo Leasing Corporation, Wells Fargo Auto Finance | 1741 | 101 California Street | San Francisco | 94111 | None | 415-396-1775 | 522292 |
| CA | Wells Fargo Bank, NA | Young Homes Mortgage, LLC | 1741 | 355 East Rincon Street | Corona | 92879 | None | 951-271-5450 | 522292 |
| CO | Barrington Bank & Trust Company, N.A. | WestAmerica Mortgage Company | 23216 | 5655 South Yosemite St., Suite 460 | Greenwood Greenwood Village | 80111 | rpgeorge@wamc.com | 303-771-2800 | 52231 |
| CO | Wells Fargo Bank, NA | 1st Financial Services of Colorado, LLC | 1741 | 6041 South Syracuse Way | Greenwood Village | 80111 | None | 720-482-0915 | 522292 |
| CO | Wells Fargo Bank, NA | Colorado Mortgage Alliance, LLC | 1741 | 5440 Ward Road | Arvada | 80002 | None | 303-420-5352 | 522292 |
| CO | Wells Fargo Bank, NA | Colorado Professionals Mortgage, LLC | 1741 | 8550 W. Bowles Ave | Littleton | 80123 | None | 720-344-2236 | 522292 |
| CO | Wells Fargo Bank, NA | John Laing Mortgage, LP | 1741 | 8610 Explorer Drive | Colorado Springs | 80920 | None | 719-593-0123 | 522292 |
| CO | Wells Fargo Bank, NA | Mortgage 100, LLC | 1741 | 710 Kipling Street | Lakewood | 80215 | None | 303-462-5050 | 522292 |
| CO | Wells Fargo Bank, NA | Mutual Service Mortgage, LLC, MSM Mortgage | 1741 | 10375 Park Meadows Drie | Lone Tree | 80142 | None | 866-550-3200 | 522292 |
| CO | Wells Fargo Bank, NA | Smart Mortgage, LLC | 1741 | 990 S. Public Road | Lafayette | 80026 | None | 303-665-8570 | 522292 |
| CT | JPMorgan Chase Bank, National Association | Mortgage Center of America, L.P. | 8 | 132 Monroe Turnpike | Trumbull | 06611 | None | 203-459-9934 | 52231 |
| CT | JPMorgan Chase Bank, National Association | Value Mortgage, L.P. | 8 | 44 Hyde Avenue | Vernon | 06066 | None | 860-896-0514 | 52231 |
| CT | The First National Bank of Litchfield | Lichfield Mortgage Servicing Corp. | 7097 | P. O. Box #578, 13 North Street | Litchfield | 06759-0578 | cpereira@fnbl.com | 860-567-8752 | 522292 |
| CT | Wells Fargo Bank, NA | New England Home Loans, LLC | 1741 | 670 Boston Post Road | Milford | 06460 | None | 203-882-5570 | 522292 |
| DE | Bank of America, National Association | Bank of America Trust Company of Delaware, N.A. | 13044 | 2 Greenville Crossing, 4001 Kennett Pike | Greenville | 19807 | None | 214-209-1269 | 523991 |

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|-------|--|---|----------|---|-------------------|------------|--|---------------|--|
| DE | Charter One Bank, NA | Charter One Mortgage Of Delaware LLC | 24340 | 62 E. Darby Circle | Dover | 19904 | dhenderson@comcmail.com | 804-627-4852 | 522292 |
| DE | Chase Manhattan Bank USA, National Association | Chase BankCard Services, Inc. | 23160 | 200 White Clay Center Drive | Newark | 19711 | None | 800-942-1977 | 52221 |
| DE | Citibank, N.A. | Citicorp Investor Lease, Inc | 1461 | One Penn's Way | New Castle | 19720 | www.citicapital.com | see Website | 53249 |
| DE | Citibank, N.A. | Citicorp Multilease (SEF), Inc. | 1461 | One Penn's Way | New Castle | 19720 | www.citicapital.com | see Website | 53249 |
| DE | Citibank, N.A. | Copelco Equipment Leasing Corporation | 1461 | 103 Springer Av/3411 Silverside Road | Wilmington | 19810 | www.citicapital.com | see Website | 53249 |
| DE | Citibank, N.A. | Watchguard Registration Services, Inc. | 1461 | P.O. Box 17068 | Wilmington | 19850-7068 | None | 866-820-2326 | 54199 |
| DE | Mellon Bank, NA | Mellon Trust of Delaware, National Association | 6301 | 4005 Kennett Pike | Greenville | 19807-0000 | dillman.j@mellon.com | 302-421-2335 | 523991 |
| DE | National City Bank of Indiana | Delmarva Mortgage, LLC | 869 | 715 Rehoboth Avenue, Suite 11 | Rohoboth Beach | 19971 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| DE | National City Bank of Indiana | Homeland First Mortgage, LLC | 869 | 2099 South Dupont Highway, Suite A | Dover | 19901 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| DE | Wachovia Bank, National Association | Delaware Trust Company, National Association | 1 | One Rodney Square | Willimington | 19801 | clint.lackey@wachovia.com | 704-374-3473 | 523991 |
| FL | Bank of America, National Association | Banc of America Auto Finance Corp. | 13044 | 9000 Southside Boulevard | Jacksonville | 32256 | None | 704-388-4979 | 522220 |
| FL | Bank of America, National Association | NationsCredit Financial Services Corporation | 13044 | 9000 Southside Blvd., Building 400 | Jacksonville | 32256 | None | 904-987-9096 | 522292 |
| FL | Citibank, N.A. | Citicorp Trust, N.A. (Florida) | 1461 | 400 Royal Palm Beach | Palm Beach | 33480 | www.citibank.com/privatebank | 561-659-7028 | 523991 |
| FL | First National Bank & Trust | American Finance Company of Northwst Florida, Inc., American Finance | 14775 | 298 US Highway 90 E | Defuniak Springs | 32433 | marcush@fnbt.com | 850-892-9976 | 522291 |
| FL | First National Bank & Trust | First Banking Services of the South, Inc., First Banking Services | 14775 | 15 Eglin Parkway | Fort Walton Beach | 32548 | jimmyt@fnbt.com | 850-796-2222 | 52232 |
| FL | First National Bank & Trust | Mortgage One of the South, Inc., Mortgage One | 14775 | 29 Eglin Parkway NE | Fort Walton Beach | 32548 | marcush@fnbt.com | 850-337-2309 | 522292 |
| FL | First National Bank & Trust | Southern Courier Service | 14775 | 15 Eglin Parkway NE | Fort Walton Beach | 32548 | marcush@fnbt.com | 850-796-2000 | 49211 |
| FL | JPMorgan Chase Bank, National Association | Bayridge Mortgage,LP | 8 | 4400 Bayou Blvd., Suite 40 | Pensacola | 32503 | None | 850-939-2418 | 52231 |
| FL | JPMorgan Chase Bank, National Association | Chase Education First LLC | 8 | 5100 Est Lemon Street | Tampa | 33609 | None | 516-745-3223 | 52291 |
| FL | JPMorgan Chase Bank, National Association | Education First Finance L.L.C | 8 | 5100 W. Lemon Street | Tampa | 33609 | None | 813-281-3333 | 522291 |
| FL | JPMorgan Chase Bank, National Association | Partner Mortgage, L.P. | 8 | 2810 E. Oakland Park Blvd., Suite 200 | Ft. Lauderdale | 33306 | None | 954-396-5800 | 52231 |
| FL | National City Bank of Indiana | Capstone Mortgage Funding, L.L.C. | 869 | 4532 US Highway 19, 2nd Floor | New Port Richey | 34652 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| FL | National City Bank of Indiana | Enter Mortgage, LLC | 869 | 4400 Bayou Boulevard, Suite 20 | Pensacola | 32503 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| FL | Parish National Bank | Access Mortgage Corporation | 15642 | 11 Racetrack Road, N.E. Ste G | Fort Walton Beach | 32547 | Accessloans.com | 800-867-1279 | 52231 |
| FL | Trustmark National Bank | Fisher-Brown, Incorporated | 10523 | P.O. Box 711 | Pensacola | 32591-0711 | bdavis@itpays.com | 850-432-7474 | 52421 |
| FL | Wells Fargo Bank, NA | American Southern Mortgage Services, LLC | 1741 | 2121 SW 3rd Avenue | Miami | 33129 | None | 305-371-3592 | 522292 |
| FL | Wells Fargo Bank, NA | Builders Capital Mortgage, LLC | 1741 | 1820 Colonial Blvd | Ft. Myers | 33907 | None | 239-425-3538 | 522292 |
| FL | Wells Fargo Bank, NA | EDI Mortgage, LLC | 1741 | 1409 NE 26th Street | Wilton Manors | 33305 | None | 954-565-6848 | 522292 |
| FL | Wells Fargo Bank, NA | First Mortgage of Florida, LLC | 1741 | 2000 Weber Street | Sarasota | 34239 | None | 941-308-6585 | 522292 |
| FL | Wells Fargo Bank, NA | First Rate Home Mortgage, LLC | 1741 | 14 Office Park Drive | Palm Coast | 32137 | None | 386-986-1781 | 522292 |
| FL | Wells Fargo Bank, NA | Genesis Mortgage, LLC | 1741 | 12788 US Highway 90 West | Live Oak | 32060 | None | 386-330-5126 | 522292 |
| FL | Wells Fargo Bank, NA | Homeland Mortgage, LLC | 1741 | 29259 US Hwy 19N | Clearwater | 33761 | None | 727-773-1451 | 522292 |
| FL | Wells Fargo Bank, NA | MSC Mortgage, LLC | 1741 | 307 S. Orange Avenue | Sarasota | 34236 | None | 941-308-2222 | 522292 |
| FL | Wells Fargo Bank, NA | Playground Financial Services, LLC | 1741 | 9300 Emerald Coast Parkway | SanDestin | 32550 | None | 850-267-6635 | 522292 |
| FL | Wells Fargo Bank, NA | Priority Mortgage, LLC | 1741 | 2725 PGA Boulevard | Palm Beach Garden | 33410 | None | 561-625-2677 | 522292 |
| FL | Wells Fargo Bank, NA | Real Estate Financial | 1741 | 2635 McCormick Dr. | Clearwater | 33759 | None | 727-781-5519 | 522239 |
| FL | Wells Fargo Bank, NA | Realtec Financial Services, LLC | 1741 | 4175 Woodland Parkway | Palm Harbor | 34685 | None | 727-784-0219 | 522292 |
| FL | Wells Fargo Bank, NA | ResortQuest Mortgage, LLC | 1741 | 35000 Emerald Coast Parkway | Desitn | 32541 | None | 850-654-6552 | 522292 |

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|-------|---|--|----------|--|------------------|------------|--|-------------------|---|
| FL | Wells Fargo Bank, NA | Security First Financial Group, LLC | 1741 | 2379 Belville Road | Daytona Beach | 32119 | None | 386-761-7344 | 522292 |
| FL | Wells Fargo Bank, NA | Smith Family Mortgage, LLC | 1741 | 5130 Eisenhower Boulevard | Tampa | 33634 | None | 813-882-3328 | 522292 |
| FL | Wells Fargo Bank, NA | TRG Financial, LLC | 1741 | 2528 Coral Way | Miami | 33145 | None | 305-648-2775 | 522292 |
| FL | Wells Fargo Bank, NA | Waterways Home Mortgage, LLC | 1741 | 11860 West State Road 84 | Davie | 33325 | None | 239-304-1301 | 522292 |
| FL | Wells Fargo Bank, NA | Westfield Home Mortgage, LLC | 1741 | 5100 W. Lemon Street | Tampa | 33609 | None | 813-286-8088 | 522292 |
| FL | Wells Fargo Bank, NA | WF/TW Mortgage Venture, LLC, Taylor Woodrow Mortgage | 1741 | 2950 Immokalee Road | Naples | 34110 | None | 239-592-7125 | 522292 |
| FL | Wells Fargo Bank, NA | Windwad Home Mortgage, LLC, 5671 East Fowler Avenue | 1741 | 5671 Fowler Avenue | Tampa | 33617 | None | 813-643-5430 | 522292 |
| GA | First National Bank of Griffin | Griffin Loans, Inc., First Credit | 15572 | 122 East Poplar Street | Griffin | 3024-3422 | Troy2002@bellsouth.net | 770-227-5572 | 522291 |
| GA | JPMorgan Chase Bank, National Association | Haven Mortgage, L.P. | 8 | 11800 Amber Park Drive, Suite 140 | Alpharetta | 30004 | None | 678-802-0300 | 52231 |
| GA | JPMorgan Chase Bank, National Association | Windstar Financial Services, LP | 8 | 2911 Piedmont Road | Atlanta | 30305 | None | 404-841-3231 | 52231 |
| GA | Wells Fargo Bank, NA | Academy Financial Services, LLC | 1741 | 3391 Town Point Drive | Kennesaw | 30144 | None | 678-355-0785 | 522292 |
| GA | Wells Fargo Bank, NA | Advantage Mortgage Partners, LLC | 1741 | 970 Peachtree Industrial Blvd | Suwanee | 30024 | None | 678-775-2026 | 522292 |
| GA | Wells Fargo Bank, NA | Ashton Woods Mortgage, LLC | 1741 | 3700 Mamsell Road | Alpharetta | 30022 | None | 678-461-1429 | 522292 |
| GA | Wells Fargo Bank, NA | Morrison Financial Services, LLC, Morrison Financial Services of Delaware | 1741 | 450 Franklin Road | Marietta | 30067 | None | 678-290-6772 | 522292 |
| GA | Wells Fargo Bank, NA | Mortgages On-Site, LLC | 1741 | 990 Hammond Drive | Atlanta | 30328 | None | 770-619-1431 | 522292 |
| GA | Wells Fargo Bank, NA | Provident Mortgage Company, LLC | 1741 | 4239 First Avenue | Tucker | 30084 | None | 770-934-2271 | 522292 |
| GA | Wells Fargo Bank, NA | Secursource Mortgage, LLC | 1741 | 3500 Lenox Road | Atlanta | 30326 | None | 404-237-0419 | 522292 |
| GA | Wells Fargo Bank, NA | Trinity Mortgage Affiliates | 1741 | 4651 Olde Towne Pkwy NE | Marietta | 30068 | None | 770-973-3303 | 522292 |
| HI | Wells Fargo Bank, NA | Wells Fargo Home Mortgage of Hawaii, LLC | 1741 | 1357 Kapiolani Blvd. | Honolulu | 96814 | None | 808-946-8832 | 522292 |
| IA | Wells Fargo Bank, NA | IMS Mortgage Company | 1741 | 341 8th Avenue | Marion | 52302 | None | 319-368-1240 | 522293 |
| IA | Wells Fargo Bank, NA | Next Home Mortgage | 1741 | 3210 100th Street | Des Moines | 50322 | None | 515-224-6882 | 522292 |
| ID | National City Bank of Indiana | Affirmative Mortgage, LLC | 869 | 6126 W. State Street, Suite A Terrace Oaks One, 1 South 660 Midwest Road, Suite 100 | Boise | 83703 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| IL | Barrington Bank & Trust Company, N.A. | Guardian | 23216 | 8430 West Bryn Mawr Avenue | Oakbrook Terrace | 60181-4459 | bryarl@wamc.com | 630-916-9299 | 52231 |
| IL | Citibank, N.A. | Citicorp Diners Club, Inc. | 1461 | 8430 West Bryn Mawr Avenue | Chicago | 60631 | www.dinersclubnorthamerica.com | 800-234-6377 | 52221 |
| IL | JPMorgan Chase Bank, National Association | The NeuWay Mortgage Services, L.P. | 8 | 4355 Weaver Parkway | Warrenville | 60555 | None | 630-281-2108 | 52231 |
| IL | LaSalle Bank National Association | Chicago Deferred Exchange Corporation, Deffered Exchange Services | 14362 | 135 South LaSalle Street, Suite 1940 | Chicago | 60603 | mary.cunningham@abnamro.com | 312-992-4567 | 523991 |
| IL | Mellon Bank, NA | Mellon Trust Company of Illinois | 6301 | 1 North Dearborn, Suite 1400 | Chicago | 60602-4336 | puechli@mellon.com | 312-846-3939 | 523991 |
| IL | National City Bank of Indiana | Lincoln First Mortgage, LLC | 869 | 2475 W. Monroe Street, Suite A | Springfield | 62704 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| IL | National City Bank of Indiana | Summit First Financial, LLC | 869 | 2009 Fox Drive, Suite A | Champaign | 61820 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| IL | The First National Bank of Ottawa | First Ottawa Financial Corp | 1154 | 701 LaSalle Street | Ottawa | 61350 | dhunt@firstottawa.com | 815-434-0044 x250 | 52312 |
| IL | Wells Fargo Bank, NA | APM Mortgage, LLC | 1741 | 700 Busse Road | Park Ridge | 60068 | None | 847-993-5990 | 522292 |
| IL | Wells Fargo Bank, NA | Belgravia Mortgage Group, LLC, BG Mortgage | 1741 | 833 N. Orleans St. | Chicago | 60610 | None | 312-280-7500 | 522292 |
| IL | Wells Fargo Bank, NA | Home Loan Express, LLC, HLX Mortgage | 1741 | 104 South Wynstone Drive | North Barrington | 60010 | None | 847-382-5500 | 522292 |
| IL | Wells Fargo Bank, NA | Naperville Mortgage, LLC, Downers Grove Mortgage | 1741 | 1200 Iroquois Avenue | Naperville | 60563 | None | 630-420-0144 | 522292 |
| IL | Wells Fargo Bank, NA | PCM Mortgage, LLC | 1741 | 1403 N. Main Street | Wheaton | 60187 | None | 630-588-4181 | 522292 |
| IL | Wells Fargo Bank, NA | Personal Mortgage Group, LLC | 1741 | 2311 W. Schaumburg | Schaumburg | 60193 | None | 847-301-1890 | 522292 |
| IL | Western Springs National Bank & Trust | Western Springs Deferred Exchange Corporation | 10086 | 4456 Wolf Road | Western Springs | 60558 | askwsnbt@westernspringsbank.com | 708-246-2200 | Provide cash escrow services to customers in connection with ex. trans. under Sec. 1031 IRS Code. |

http://www.federalreserve.gov/boarddocs/reportforms/FR_Y-1020040528_i.pdf

National Bank Operating Subsidiaries doing Business with Consumers sorted by state
as of 12/31/2004
to be updated annually

| State | Name of Parent National Bank (legal name) | Name of Operating Subsidiary (OS), Doing Business as (DBA), abbrv., or Trade Name * indicates more than one DBA name for an OS. | Charter# | Mailing Address, incl. Street Address or P.O. Box of the OS | City of the OS | Zip Code | Email address of contact person | Tele. # of OS | FRB Lines of Business (LOB) or Brief Description, if activity not listed |
|-------|---|---|----------|--|----------------|------------|--|---------------|--|
| IN | National City Bank of Indiana | Covenant Mortgage, LLC | 869 | 2627 Charlestown Road | New Albany | 47150 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| IN | Wells Fargo Bank, NA | MC of America, LLC, Mortgage Consultants of America | 1741 | 6718 E. State Blvd. | Fort Wayne | 46815 | None | 260-749-4929 | 522292 |
| India | JPMorgan Chase Bank, National Association | J.P.Morgan Serices India Private Limited | 8 | Technopolis Knowledge Park Mahakali, Caves Road Andheri (East) | Mumbai | 400 093 | None | 800-432-3117 | 52231 |
| KS | Farmers Bank & Trust, National Association | Capwest Mortgage Corporation | 17464 | 7410 W 161st Street | Overland Park | 66085-8854 | info@capwestfinance.com | 913-402-7232 | 52231 |
| KS | Farmers Bank & Trust, National Association | Kinban, Inc. | 17464 | 620 Colony Avenue | Kinsley | 67547-1153 | None | 620-659-3602 | 52421 |
| KS | First National Bank | American Guaranteed Mortgage, LLC | 11968 | 1100 Fort Street | Hays | 67601 | remiew@fnbhays.com | 785-628-2401 | 522294 |
| KS | First National Bank | Cottonwood Inc. | 11968 | 1100 Fort Street | Hays | 67601 | remiew@fnbhays.com | 785-628-2402 | 53119 |
| KS | First National Bank | First National Mortgage Sources LLC, FNMS | 11968 | 1100 Fort Street | Hays | 67601 | remiew@fnbhays.com | 785-628-2400 | 522294 |
| KS | Verus Bank, NA | First Resource Corporation, Verus Financial Group | 16286 | 1033 N Buckner | Derby | 67037-0330 | Vaughn.nun@lpl.com | 316-788-5670 | 52312 |
| KS | Wells Fargo Bank, NA | Realty Home Mortgage, LLC | 1741 | 11115 Ash Street | Leawood | 66211 | None | 913-529-7409 | 522292 |
| KY | Citizen National Bank of Paintsville | CNC Mortgage L.L.C. | 13023 | P. O. Box 1488 | Paintsville | 41240-5488 | cncmtg@mikrotec.com | 606-789-4001 | 522294 |
| KY | Cumberland Valley National Bank & Trust Company | Cumberland Valley Insurance, LLC | 10254 | 412 N Broad Street | London | 40741 | a.marcum@cvim.com | 606-862-6083 | 52421 |
| KY | Cumberland Valley National Bank & Trust Company | Cumberland Valley Title Company | 10254 | P. O. Box 709 | London | 40743-0709 | cititle@cvnb.com | 606-878-7010 | 541191 |
| KY | JPMorgan Chase Bank, National Association | Banc One Kentucky Vehicle Leasing Company | 8 | 416 West Jefferson Street | Louisville | 40202 | None | 1800-592-9844 | 52222 |
| KY | U. S. Bank National Association | U.S. Bancorp Services Providers LLC | 24 | 4801 Frederica Street | Owensboro | 42301 | robet.smiley@usbank.com | 270-689-7271 | 522292 |
| | | | | | | | | | To Hold and Operate Automated Teller Machines at Contracted Locations |
| LA | Hibernia National Bank | Hibernia Services Corporation | 13688 | 313 Carondelet Street | New Orleans | 70130 | None | 504-533-3875 | |
| LA | National City Bank of Indiana | The First Mortgage Group, LLC | 869 | 8001 Maple Street, Suite A | New Orleans | 70118 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| LA | Parish National Bank | Parish Financial Services, Parish National Insurance | 15642 | 404 East Kirkland Street | Covington | 70433 | Parishnational.com | 985-898-5400 | 52421 |
| LA | Pike County National Bank | Picko Finance, Inc., Pikco or Pikco Finance | 26379 | P. O. Box 1026 | Hammond | 70404-1026 | ivaros@pcnb.net | 601-582-5577 | 522291 |
| MA | JPMorgan Chase Bank, National Association | Liberty Mortgage Center, L.P. | 8 | 17 Cocasset Street | Foxboro | 02035 | None | 508-698-1676 | 52231 |
| MA | National City Bank of Indiana | First Independent Mortgage, LLC | 869 | 14 New England Exeuctive Park, Suite A | Burlington | 01803 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| MA | The Milford National Bank and Trust Company, Inc. | Forward National Company, Inc. | 866 | 112 Boston Turnpike Road | Westborough | 01581 | None | 508-768-4200 | 522294 |
| MA | Webster Bank, National Association | People's Mortgage Corporation | 24469 | 580 Washington Street | South Easton | 2375 | Jkiernan@PeoplesMortgage.com | 508-513-1200 | 522292 |
| MD | Charter One Bank, NA | Charter One Mortgage of Maryland LLC | 24340 | Rainbow Plaza, Unit 1563 Ste 3B | Chester | 21619 | dhenderson@comcmail.com | 804-627-4852 | 522292 |
| MD | Charter One Bank, NA | Yilite Mortgage LLC | 24340 | 451 Hungerford Drive, Suite 408 | Rockville | 20852 | dhenderson@comcmail.com | 804-627-4852 | 522292 |
| MD | LaSalle Bank National Association | LaSalle National Leasing Corporation, Consumer Auto Leasing | 14362 | One West | Towson | 21204 | None | 770-618-4664 | 532112 |
| MD | National City Bank of Indiana | All American First Mortgage, LLC | 869 | 1186 Smallwood Drive | Waldorf | 20603 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| MD | National City Bank of Indiana | FCB Mortgage, LLC | 869 | 30 W. Patrick Street, Suite 100 | Fredrick | 21701 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| MD | National City Bank of Indiana | Home Mortgage Centre, LLC | 869 | 3300 Olney Sandy Spring Road | Olney | 20832 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| MD | National City Bank of Indiana | Reliable Mortgage Investors, LLC | 869 | 7833 Walker Drive, Suite 607 | Greenbelt | 20770 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| MD | Wells Fargo Bank, NA | First Foundation Mortgage, LLC | 1741 | 60 Thomas Johnson Drive | Fredrick | 21702 | None | 301-622-5500 | 522292 |
| MD | Wells Fargo Bank, NA | Mercantile Mortgage, LLC, Mercantile Home Mortgage | 1741 | 2 Hopkins Plaza | Baltimore | 21201 | None | 410-347-8994 | 522292 |
| MI | Charter One Bank, NA | Charter One Mortgage Services of Michigan LLC | 24340 | 7659 Auburn Road | Utica | 48317 | dhenderson@comcmail.com | 804-627-4852 | 522292 |
| MI | First National Bank of America | First National Acceptance Company of Michigan, LC | 14740 | P. O. Box 980 | East Lansing | 48826-0980 | info@fnba.com | 517-337-1373 | 522298 |
| MI | First National Bank of America | First National Acceptance Company of Texas, LC | 14740 | P. O. Box 980 | East lansing | 48826-0980 | infor@fnba.com | 517-337-1373 | 522298 |

National Bank Operating Subsidiaries doing Business with Consumers sorted by state
as of 12/31/2004
to be updated annually

| State | Name of Parent National Bank (legal name) | Name of Operating Subsidiary (OS), Doing Business as (DBA), abbrv., or Trade Name * indicates more than one DBA name for an OS. | Charter# | Mailing Address, incl. Street Address or P.O. Box of the OS | City of the OS | Zip Code | Email address of contact person | Tele. # of OS | FRB Lines of Business (LOB) or Brief Description, if activity not listed |
|-------|--|--|----------|---|----------------|------------|--|---------------|--|
| MI | First National Bank of America | First National Acceptance Company, FNAC | 14740 | P. O. Box 980 | East Lansing | 48826-0980 | info@fnba.com | 517-337-1373 | 52239, 522292 |
| MI | First National Bank of America | Ottaco Acceptance, Inc. | 14740 | P. O. Box 980 | East Lansing | 48826-0980 | infor@fnba.com | 517-337-1373 | 53139, 522292 |
| MI | JPMorgan Chase Bank, National Association | Foster Bridge Mortgage, Limited Partnership | 8 | 1884 West Stadium Boulevard | Ann Arbor | 48103 | None | 734-665-2111 | 52231 |
| MI | National City Bank of the Midwest | National City Mortgage Services Co | 191 | One National City Parkway | Kalamazoo | 49009 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| MI | Standard Federal Bank National Association | ABN AMRO Mortgage Brokerage Group, Inc., Mortgage Lending | 16660 | 6300 Interfirst Drive | Ann Arbor | 48108 | None | 734-295-6660 | 522292 |
| MI | Standard Federal Bank National Association | ABN AMRO Mortgage Group, Inc., Mortgage Lending | 16660 | 6300 Interfirst Drive | Ann Arbor | 48108 | None | 734-295-6660 | 522292 |
| MI | Standard Federal Bank National Association | ABN AMRO Retail Group LLC, Consumer Loan Servicing | 16660 | 2600 West Big Beaver Road | Troy | 48084 | None | 734-295-6660 | 522291 |
| MI | Standard Federal Bank National Association | Independence One Mortgage Corporation, Mortgage Lending | 16660 | 2600 West Big Beaver Road | Troy | 48084 | None | 248-457-5866 | 522292 |
| MI | The Huntington National Bank | Allen Edwin Home Mortgage, LLC | 7745 | 2186 East Centre Street | Portage | 49002 | None | 614-480-8300 | 52231 |
| MI | The Huntington National Bank | Bosgraaf Capital Company, LLC | 7745 | 301 Douglas Avenue | Holland | 49424 | None | 614-480-8300 | 52231 |
| MI | Trustmark National Bank | The Bottrell Insurance Agency, Inc. | 10523 | P.O. Box 1490 | Jackson | 39215-1490 | rdixon@bottrell.com | 601-960-8200 | 52421 |
| MI | Wells Fargo Bank, NA | Financial Resources Mortgage, LLC | 1741 | 803 W. Big Beaver Road | Troy | 48084 | None | 248-654-0171 | 522292 |
| MI | Wells Fargo Bank, NA | Greenridge Mortgage Services, LLC, West Michigan Mortgage Services | 1741 | 3115 Orchard Vista Drive SE | Grand Rapids | 49546 | None | 616-974-6112 | 522292 |
| MI | Wells Fargo Bank, NA | Michigan Home Mortgage, LLC | 1741 | 536 Pery Road | Grand Blanc | 48439 | None | 810-603-3908 | 522292 |
| MI | Wells Fargo Bank, NA | MJC Mortgage Company, LLC, First Standard Mortgage Company | 1741 | 46825 Garfield | Macomb | 48044 | None | 586-532-0264 | 522292 |
| MI | Wells Fargo Bank, NA | Summit National Mortgage, LLC | 1741 | 414 W. Miam | Portage | 49024 | None | 269-488-1606 | 522292 |
| MI | Wells Fargo Bank, NA | United Michigan Mortgage, LLC | 1741 | 6870 Grand River | Brighton | 48114 | None | 810-844-2222 | 522292 |
| MN | TCF National Bank | TCF Agency Insurance Agency, Inc. | 23253 | 345 St. Peter Street | St. Paul | 55102 | None | 651-291-4147 | 52421 |
| MN | TCF National Bank | TCF Agency Insurance Services, Inc. | 23253 | 435 Water Street | Excelsior | 55331 | None | 952-401-1174 | 52421 |
| MN | TCF National Bank | TCF Agency, Inc | 23253 | 801 Marquette Avenue | Minneapolis | 55402 | None | 612-661-8400 | 52421 |
| MN | TCF National Bank | TCF Mortgage Corporation | 23253 | 801 Marquette Avenue | Minneapolis | 55402 | None | 612-661-7500 | 522292 |
| MN | U. S. Bank National Association | 1862 Mortgage, LLC | 24 | 10405 6th Avenue North, Suite 325 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | U. S. Bank National Association | Excel Private Mortgage, LLC | 24 | 10405 6th Avenue North, Suite 326 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | U. S. Bank National Association | Gibraltar Mortgage Southwest, LLC | 24 | 10405 6th Avenue North, Suite 322 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | U. S. Bank National Association | HMSV-USB Lending, LLC | 24 | 10405 6th Avenue North, Suite 321 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | U. S. Bank National Association | Home Builders Mortgage, LLC | 24 | 10405 6th Avenue North, Suite 324 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | U. S. Bank National Association | New Home Mortgage Company, LLC | 24 | 10405 6th Avenue North, Suite 327 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | U. S. Bank National Association | Piper Jaffray Mortgage, LLC | 24 | 10405 6th Avenue North, Suite 323 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | U. S. Bank National Association | Sand Trap Properties, Inc. | 24 | BC-MN-H21R, 800 Nicollet Mall | Minneapolis | 55402-4302 | paul.teiken@usbank.com | 612-303-7837 | 52239 |
| MN | U. S. Bank National Association | Select Mortgage Lending, LLC | 24 | 10405 6th Avenue North, Suite 305 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | U. S. Bank National Association | TEW Capital Mortgage, LLC | 24 | 10405 6th Avenue North, Suite 328 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | U. S. Bank National Association | U. S. Bancorp National Account Services LLC | 24 | 10405 6th Avenue North, Suite 300 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | U. S. Bank National Association | U. S. Financial, LLC | 24 | 10405 6th Avenue North, Suite 306 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | U. S. Bank National Association | U.S. Bancorp Advantage LLC | 24 | 10405 6th Avenue North, Suite 301 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | U. S. Bank National Association | Usbancorp Garrison, LLC | 24 | 10405 6th Avenue North, Suite 311 | Plymouth | 55441 | don.solie@usbank.com | 763-417-7009 | 522292 |
| MN | Wells Fargo Bank, NA | Edward Jones Mortgage, LLC | 1741 | 2701 Wells Fargo Way | Minneapolis | 55408 | None | 888-304-9242 | 522292 |
| MN | Wells Fargo Bank, NA | Homeservices Lending, LLC*, Edina Realty Mortgage, CBS Home Mortgage, Carol Jones, Homeservices Lending, Champion Realty Mortgage, Midamerican Home Services Mortgage, Plaza Mortgage Services | 1741 | 6800 France Avenue South | Edina | 55435 | None | 952-928-5326 | 522292 |
| MN | Wells Fargo Bank, NA | Northland Escrow Services, Inc | 1741 | Sixth & Marquette | Minneapolis | 55479 | None | 612-667-5298 | 522292 |
| MN | Wells Fargo Bank, NA | Norwest Auto Finance, Inc. | 1741 | Sixth and Marquette | Minneapolis | 55479 | None | 612-667-5298 | 522292 |
| MN | Wells Fargo Bank, NA | Relo-action Mortgage, LLC | 1741 | 2701 4th Avenue South | Minneapolis | 55408 | None | 877-218-4800 | 522292 |
| MN | Wells Fargo Bank, NA | Stoneridge Mortgage, LLC | 1741 | 17305 Cedar Avenue | Lakeville | 55044 | None | 952-736-0931 | 522292 |

http://www.federalreserve.gov/boarddocs/reportforms/forms/FR_Y-1020040528_i.pdf

National Bank Operating Subsidiaries doing Business with Consumers sorted by state
as of 12/31/2004
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| State | Name of Parent National Bank (legal name) | Name of Operating Subsidiary (OS), Doing Business as (DBA), abbrv., or Trade Name * indicates more than one DBA name for an OS. | Charter# | Mailing Address, incl. Street Address or P.O. Box of the OS | City of the OS | Zip Code | Email address of contact person | Tele. # of OS | FRB Lines of Business (LOB) or Brief Description, if activity not listed |
|-------|---|---|----------|---|------------------|------------|--|---------------|---|
| | | | | | | | | | http://www.federalreserve.gov/boarddocs/reportforms/forms/FR_Y-1020040528_i.pdf |
| MN | Wells Fargo Bank, NA | Tricom Mortgage, LLC, ThreeCom Mortgage | 1741 | 11806 Aberdeen St. NE | Blaine | 55449 | None | 888-324-6631 | 522292 |
| MN | Wells Fargo Bank, NA | UBS Mortgage, LLC | 1741 | 7601 Frnace Ave | Edina | 55435 | None | 866-536-3827 | 522292 |
| MO | Charter One Bank, NA | Charter One/Whittaker Mortgage LLC | 24340 | 355C Mid Rivers Mall Dr | St. Peters | 63376 | dhenderson@comcmail.com | 804-627-4852 | 522292 |
| MO | Citibank, N.A. | Citicorp Credit Services, Inc. (USA) | 1461 | 7920 NW 110th Street | Kansas City | 64153 | david.zimbeck@citigroup.com | 605-331-1630 | 52221 |
| MO | JPMorgan Chase Bank, National Association | Systems & Services Technologies, Inc. | 8 | 4315 Pickett Road | Saint Joseph | 64503 | None | 800-789-8001 | 52221 |
| MO | JPMorgan Chase Bank, National Association | Tempest Recovery Services, Inc. | 8 | 4315 Pickett Road | Saint Joseph | 64503 | None | 816-671-2675 | 52221 |
| MS | First National Bank | McCaslin Insurance Agency Inc. | 15851 | P. O. Box 249 | Rosedale | 38769 | amccaslin@tecinfo.com | 662-759-6435 | 52421 |
| MS | Great Southern National Bank | Central Financial Services, Inc. | 17038 | P. O. Box 97 | Quitman | 39355-0097 | None | 601-735-2830 | 522291 |
| MS | Hibernia National Bank | Hibernia Mortgage Corporation of Mississippi, Hibernia Mortgage Banking | 13688 | 445 Yacht Club Drive, Suite 1 | Diamondhead | 39525 | None | 228-255-4745 | 522292 |
| MS | Pike County National Bank | Pickco Finance, Inc., Pickco or Pickco Finance | 26379 | P. O. Box 607 | Meridian | 39302-0607 | scamphall@pcnb.net | 601-482-2777 | 522291 |
| MS | Pike County National Bank | Pickco Finance, Inc., Pickco or Pickco Finance | 26379 | P. O. Box 2706 | Bay St. Louis | 39521-2706 | dcormier@pcnb.net | 228-466-9685 | 522291 |
| MS | Pike County National Bank | Pickco Finance, Inc., Pickco or Pickco Finance | 26379 | P. O. Drawer 6009 | Diberville | 39540-3772 | dcormier@pcnb.net | 228-396-2136 | 522291 |
| MS | Pike County National Bank | Pickco Finance, Inc., Pickco or Pickco Finance | 26379 | 352 Rawls Drive | McComb | 39648-2834 | rlewis@pcnb.net | 601-249-1004 | 522201 |
| MS | Pike County National Bank | Pickco Finance, Inc., Pickco or Pickco Finance | 26379 | P. O. Box 943 | Philadelphia | 39350-0943 | lchesney@pcnb.net | 601-650-9555 | 522291 |
| MS | Pike County National Bank | Pickco Finance, Inc., Pickco or Pickco Finance | 26379 | P. O. Box 3007 | Brookhaven | 39603-7007 | ujohns@pcnb.net | 601-833-7710 | 522291 |
| MS | Pike County National Bank | Pickco Finance, Inc., Pickco or Pickco Finance | 26379 | P. O. Box 665 | Petal | 39405 | tsmith@pcnb.net | 601-582-4335 | 522291 |
| MS | Pike County National Bank | Pickco Finance, Inc., Pickco or Pickco Finance | 26379 | P. O. Box 806 | Carthage | 39051-0806 | jgolden@pcnb.net | 601-267-6992 | 522291 |
| MS | Pike County National Bank | Pickco Finance, Inc., Pickco or Pickco Finance | 26379 | P. O. Box 733 | Picayune | 39466-0733 | tchina@pcnb.net | 601-798-4816 | 522291 |
| NC | Bank of America, National Association | Bank of America Strategic Solutions, Inc. | 13044 | 100 North Tryon Street | Charlotte | 28255 | None | 617-434-2437 | 522298 |
| NC | Bank of America, National Association | Financial ServiceSolutions, Inc | 13044 | 214 North Tryon Street, Suite 2300 | Charlotte | 28202 | None | 704-386-0201 | 522292 |
| NC | Charter One Bank, NA | Southeast Mortgage Group LLC | 24340 | 175 Weaverville Hwy, Suite B-1 | Asheville | 28804 | dhenderson@comcmail.com | 804-627-4852 | 522292 |
| NC | National City Bank of Indiana | 1st Choice Mortgage, LLC | 869 | 3150 N. Elm Street, Suite 101 | Greensboro | 27408 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| NC | National City Bank of Indiana | First Flight Mortgage, LLC | 869 | 2501 N. Croatan Highway | Kill Devil Hills | 27948 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| NC | National City Bank of Indiana | Mid Atlantic Mortgage, LLC | 869 | 4900-A N. Croatan Highway | Kitty Hawk | 27949 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| NC | Wachovia Bank, National Association | Wachovia Mortgage Company | 1 | 401 South Tryon Street | Charlotte | 28202-1934 | mortgage@wachovia.com | 866-642-9405 | 522292, 52231 |
| NC | Wells Fargo Bank, NA | 1st Capital Mortgage, LLC | 1741 | 51 Kilmayne Drive | Cary | 27511 | None | 919-469-6558 | 522292 |
| NC | Wells Fargo Bank, NA | American Priority Mortgage, LLC | 1741 | 2115 Rexford Road | Charlotte | 28211 | None | 704-528-8722 | 522292 |
| NC | Wells Fargo Bank, NA | Express Financial & Mortgage Services, LLC | 1741 | 5909 Falls of Neuse Road | Raleigh | 27609 | None | 919-786-4149 | 522292 |
| NC | Wells Fargo Bank, NA | NDC Financial Services, LLC | 1741 | 2115 Rexford Road | Charlotte | 28211 | None | 704-367-7628 | 522292 |
| NC | Wells Fargo Bank, NA | Residential Community Mortgage Company, LLC | 1741 | 501 South Sharon Amity Road | Charlotte | 28211 | None | 704-364-6483 | 522292 |
| NC | Wells Fargo Bank, NA | Stock Financial Services, LLC | 1741 | 3000 Yonkers Road | Raleigh | 27604 | None | 919-812-5423 | 522292 |
| ND | Wells Fargo Bank, NA | BW Mortgage, LLC | 1741 | 530 Main Avenue | Fargo | 58124 | None | 701-271-6644 | 522292 |
| NE | First National Bank of Omaha | First National Equipment Financing, Inc. | 209 | 1620 Dodge Street, Stop 1100 | Omaha | 68197-1100 | tdutton@fnni.com | 800-552-1955 | 522292 |
| NE | First National Bank of Omaha | Title First of Nebraska, LLC | 209 | 11404 West Dodge Road, 4th Floor | Omaha | 68154-2576 | dfrandeen@fnni.com | 402-498-5180 | 52421 |
| NE | The Citizens National Bank of Wisner | Elkhorn Valley Insurance Agency, Inc. | 6866 | P. O. Box 490 | Wisner | 68791 | evians1@gpcom.net | 402-529-3233 | 52421 |
| NE | The First National Bank of Cambridge | FNB Assurance | 6506 | 321 Nelson | Cambridge | 69022-0010 | fnbassurance@fnbcambridge.com | 308-697-4775 | 524113 - 524114 - 524126 - 52421 |
| NH | Wells Fargo Bank, NA | Great East Mortgage, LLC | 1741 | 69A Island St. | Keene | 03431 | None | 603-757-0066 | 522292 |
| NJ | Citibank, N.A. | Citicorp Vendor Finance, Inc., ChoiceHealth Leasing | 1461 | 1 International Blvd | Mahwah | 07430 | www.citicapital.com | see Website | 53249 |

National Bank Operating Subsidiaries doing Business with Consumers sorted by state
as of 12/31/2004
to be updated annually

| State | Name of Parent National Bank (legal name) | Name of Operating Subsidiary (OS), Doing Business as (DBA), abbrv., or Trade Name * indicates more than one DBA name for an OS. | Charter# | Mailing Address, incl. Street Address or P.O. Box of the OS | City of the OS | Zip Code | Email address of contact person | Tele. # of OS | FRB Lines of Business (LOB) or Brief Description, if activity not listed |
|-------|--|---|----------|---|-------------------|------------|--|---------------|--|
| NJ | Citibank, N.A. | Cititrust (New Jersey) Limited | 1461 | 101 John F. Kennedy Parkway | Short Hills | 07078 | www.citibank.com/privatebank | 973-921-2400 | 523991 |
| NJ | JPMorgan Chase Bank, National Association | Cambridge Mortgage Services, L.P. | 8 | 21 East Euclid Avenue, Suite 2D | Haddonfield | 08033 | None | 856-429-5015 | 52231 |
| NJ | JPMorgan Chase Bank, National Association | Chase Home Finance LLC | 8 | 194 Wood Avenue South | Iselin | 08530 | None | 800-848-9136 | 522291 |
| NJ | JPMorgan Chase Bank, National Association | JP Mortgage, L.P. | 8 | 1736 Route 70 E | Cherry Hill | 08003 | None | 856-751-1812 | 52231 |
| NJ | National City Bank of Indiana | HomeSync Financial Services, LLC | 869 | 225 Milburn Avenue, Suite 210 | Milburn | 07041 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| NM | Wells Fargo Bank, NA | Horizon Mortgage, LLC | 1741 | 3611 Highway 528 NW | Albuquerque | 87114 | None | 505-9222-4111 | 522292 |
| NM | Wells Fargo Bank, NA | Sundance Mortgage, LLC | 1741 | 6731 Academy Road, NE | Albuquerque | 87109 | None | 505-797-9150 | 522292 |
| NV | National City Bank of Indiana | 1st Premier Mortgage, LP | 869 | 985 Damonte Ranch Parkway, Suite 120 | Reno | 89521 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| NV | National City Bank of Indiana | Platinum First Mortgage, LP | 869 | 9740 S. McCarran Boulevard, Suite 103A | Reno | 89503 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| NV | Wells Fargo Bank, NA | Hometown Mortgage, LLC | 1741 | 6121 Lakeside Drive | Reno | 89511 | None | 775-828-3888 | 522292 |
| NV | Wells Fargo Bank, NA | Pinnacle Mortgage of Nevada, LLC | 1741 | 1030 Caughlin Crossing | Reno | 89509 | None | 775-746-7111 | 522292 |
| NV | Wells Fargo Bank, NA | Vista Mortgage, LLC | 1741 | 276 Kingbury Grade | Stateline | 89449 | None | 775-588-2018 | 522292 |
| NY | Alliance Bank, NA | Alliance Leasing, Inc. | 1090 | 120 Madison Street, MONY Tower II, 17th Floor | Syracuse | 13202 | jmastroleo@alliancebankna.com | 315-475-2563 | 53249 |
| NY | Alliance Bank, NA | Alliance Preferred Funding Corp. | 1090 | 160 Main Street | Oneida | 13421 | dkershaw@alliancebankna.com | 315-475-4478 | 522292 |
| NY | Charter One Bank, NA | Charter One Auto Finance Corp. | 24340 | 228 East Main Street #300 | Rochester | 14604 | Evan.Kantor@CITIZENSBANK.com | 401-282-1013 | 52222 |
| NY | Citibank, N.A. | Citicorp Credit Services, Inc. | 1461 | One Court Square | Long Island City | 11120 | michael.e.schiffres@citigroup.com | 718-248-5708 | 52221 |
| NY | Citibank, N.A. | Citicorp Leasing, Inc. | 1461 | 450 Mamaroneck Avenue | Harrison | 10528 | www.citicapital.com | see Website | 53249 |
| NY | Citibank, N.A. | Citicorp Payment Services, Inc. | 1461 | 1 Court Square | Long Island City | 11120 | michael.e.schiffres@citigroup.com | 718-248-5708 | 52221 |
| NY | Citibank, N.A. | Citicorp USA, Inc. | 1461 | 399 Park Avenue | New York | 10043 | peter.patricola@citigroup.com | 212-816-4413 | 52222 |
| NY | Citibank, N.A. | CitiMortgage Asset Management, Inc. | 1461 | 400 Oak Street | Garden City | 11530 | www.citimortgage.com | 800-283-7918 | 522292 |
| NY | Citibank, N.A. | EAB Community Development Corp. | 1461 | 1 EAB Plaza | Uniondale | 11555 | david.toner@citigroup.com | 718-248-2015 | 92512 |
| NY | Citibank, N.A. | Student Loan Corporation, The | 1461 | 99 Gamsey Road | Pittsford | 14534 | www.studentloan.com | 800-967-2400 | 52222 |
| NY | Glenn Falls National Bank and Trust Company | Capital Financial Group, Inc. | 7699 | 1646 State Route 9 | South Glens Falls | 12803 | None | 518-793-2885 | 52421 |
| NY | Glenn Falls National Bank and Trust Company | NC Financial Services, Inc. | 7699 | 250 Glen Street | Glenn Falls | 12801 | None | 518-745-1000 | 52421 |
| NY | JPMorgan Chase Bank, National Association | Chase Manhattan Automotive Finance Corporation | 8 | 900 Stewart Avenue, 1st Floor | Garden City | 11530 | None | 800-592-9844 | 52222 |
| NY | Melton Bank, N.A. | AFCO Credit Corp. | 6301 | 110 William Street, 29th Floor | New York | 10038-0000 | gold.br@mellon.com | 212-401-4400 | 522298 |
| NY | Metropolitan National Bank | 1 CashZone Check Cashing Corp. | 23576 | 99 Park Avenue, 4th Floor | New York | 10016 | micicero@cashzoneusa.com | 212-659-0644 | 52239 |
| NY | Metropolitan National Bank | MetBank Mortgage Company LLC | 23576 | 99 Park Avenue, 4th Floor | New York | 10016 | jlanger@metbankny.com | 212-659-0633 | 522292 |
| NY | Citibank, N.A. | Wasco Funding Corp. | 1461 | 150 East 58th Street | New York | 10155 | www.citicapital.com | see Website | 53249 |
| OH | Bank One Trust Company, National Association | Banc One Education Finance Corporation | 16235 | 1111 Polaris Parkway | Columbus | 43240 | None | 614-213-6995 | 522291 |
| OH | Charter One Bank, NA | Charter One Mortgage of Dayton LLC | 24340 | 2787 Orchard Run Road, Suite C | Dayton | 45449 | dhenderson@comcmail.com | 804-627-4852 | 522292 |
| OH | FirstMerit Bank, N.A. | FirstMerit Mortgage Corporation | 14579 | 4455 Hills & Dales Road, N.W. | Canton | 44708-1505 | Jack.Gravo@firstmerit.com | 330-478-3401 | 522292 |
| OH | FirstMerit Bank, N.A. | FirstMerit Title Agency, Ltd | 14579 | 106 South Main Street | Akron | 44308-1103 | Kelly.Westbury@firstmerit.com | 330-252-8255 | 541191 |
| OH | JPMorgan Chase Bank, National Association | Banc One Acceptance Corporation | 8 | 100 East Broad Street | Columbus | 43215 | None | 614-248-5611 | 52222 |
| OH | JPMorgan Chase Bank, National Association | MidCity Mortgage, L.P. | 8 | 161 Liberty Street | Powell | 43065 | None | 614-854-9405 | 52231 |
| OH | JPMorgan Chase Bank, National Association | Town & Country Mortgage, L.P | 8 | 4770 Red Bank Expressway | Cincinnati | 45227 | None | 513-561-2865 | 52231 |
| OH | National City Bank of Indiana | Americorp First Mortgage, | 869 | 12190 Pearl Road | Strongsville | 44136 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| OH | National City Bank of Indiana | County Corp Mortgage, LLC | 869 | 40 West 4th Street | Dayton | 45402 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| OH | National City Bank of Indiana | First Washington Mortgage, LLC | 869 | 5620 W. 95th Street, Suite A | Oak Lawn | 60453 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| OH | National City Bank of Indiana | Hearthland Security Mortgage, LLC | 869 | 9580 Seward Road | Fairfield | 45014 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| OH | National City Bank of Indiana | National City Mortgage Co. | 869 | 3232 Newmark Drive | Miamisburg | 45342 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522294 |
| OH | National City Bank of Indiana | National City Mortgage Inc. | 869 | 3232 Newmark Drive | Miamisburg | 45342 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| OH | The Huntington National Bank | Distinctive Mortgage Company, LLC | 7745 | 1537 Brice Road | Reynoldsburg | 43068 | None | 614-480-8300 | 52231 |
| OH | The Huntington National Bank | Huntington LT | 7745 | 41 South High Street | Columbus | 43287 | None | 614-480-8300 | 52222 |
| OH | The Huntington National Bank | Vehicle Reliance Company | 7745 | 41 South High Street | Columbus | 43287 | None | 614-480-8300 | 52222 |

http://www.federalreserve.gov/boarddocs/reportforms/forms/FR_Y-1020040528_i.pdf

National Bank Operating Subsidiaries doing Business with Consumers sorted by state
as of 12/31/2004
to be updated annually

| State | Name of Parent National Bank (legal name) | Name of Operating Subsidiary (OS), Doing Business as (DBA), abbrv., or Trade Name * <i>indicates more than one DBA name for an OS.</i> | Charter# | Mailing Address, incl. Street Address or P.O. Box of the OS | City of the OS | Zip Code | Email address of contact person | Tele. # of OS | FRB Lines of Business (LOB) or Brief Description, if activity not listed |
|-------|---|--|----------|---|------------------|------------|--|---------------|---|
| | | | | | | | | | http://www.federalreserve.gov/boarddocs/reportforms/FR_Y-1020040528_i.pdf |
| OH | The Huntington National Bank | Village Communities Financial Services, LLC | 7745 | 110 Polaris Parkway, Suite 304 | Westerville | 43082 | None | 614-480-8300 | 52231 |
| OH | Wells Fargo Bank, NA | Benefit Mortgage, LLC | 1741 | 6730 Roosevelt Ave. | Franklin | 45005 | None | 513-4222-1736 | 522292 |
| OH | Wells Fargo Bank, NA | First Mortgage Consultant, LLC | 1741 | 3242 Executive Parkway | Toledo | 43606 | None | 419-720-5020 | 522292 |
| OH | Wells Fargo Bank, NA | Foundation Mortgage Services, LLC | 1741 | 5181 Natorp Boulevard | Mason | 45040 | None | 513-229-7494 | 522292 |
| OH | Wells Fargo Bank, NA | Legacy Mortgage | 1741 | 4060 Executive Drive | Beavercreek | 45430 | None | 937-434-8444 | 522292 |
| OH | Wells Fargo Bank, NA | Mortgage Dynamics, LLC | 1741 | 5164 Normandy Parkway | Medina | 44256 | None | 330-723-2216 | 522292 |
| OH | Wells Fargo Bank, NA | Mortgage One | 1741 | 4618 Dressier Road, NW | Canton | 44718 | None | 330-491-2728 | 522292 |
| OH | Wells Fargo Bank, NA | Ohio Executive Mortgage Company | 1741 | 1641 Park Avenue West | Mansfield | 44906 | None | 419-529-6594 | 522292 |
| OH | Wells Fargo Bank, NA | Real Living Mortgage, LLC, Lenders National Mortgage | 1741 | 595 1/2 South 3rd Street | Columbus | 43215 | None | 614-273-6238 | 522292 |
| OH | Wells Fargo Bank, NA | Southern Ohio Mortgage, LLC | 1741 | 912 Senate Drive | Dayton | 45459 | None | 937-435-7277 | 522292 |
| OK | First National Bank | FirstPoint Insurance Agency, Inc. | 14986 | P. O. Box 10600 | Midwest City | 73140 | bluttrell@fnbmcw.com | 405-732-4571 | 52421 |
| OK | Wells Fargo Bank, NA | Santa Fe Mortgage, LLC, Colorado Sante Fe Mortgage | 1741 | 4101 N.W. 122nd Street | Oklahoma City | 73120 | None | 505-936-0338 | 522292 |
| OR | Fleet National Bank | Columbia Trust Company | 200 | 1300 S.W. 6th Avenue, P.O. Box1350 | Portland | 97201 | None | 503-795-6320 | 523991 |
| OR | JPMorgan Chase Bank, National Association | Select Mortgage Services, L.P. | 8 | 9755 SW Barnes Road | Portland | 97725 | None | 503-297-1740 | 52231 |
| PA | American Home Bank, N.A. | Aarrow Mortgage Group, Best Price Mortgage.com | 24212 | c/o 805 Estelle Drive, Suite 101 | Lancaster | 17601 | jdeitch@bankahb.com | 717-537-4242 | 522310 |
| PA | American Home Bank, N.A. | Ameribanq Mortgage Group, LLC | 24212 | c/o 805 Estelle Drive, Suite 101 | Lancaster | 17601 | jdeitch@bankahb.com | 717-537-4242 | 522292 |
| PA | American Home Bank, N.A. | Associated Capital Mortgage, LLC | 24212 | c/o 805 Estelle Drive, Suite 101 | Lancaster | 17601 | jdeitch@bankahb.com | 717-537-4242 | 522310 |
| PA | American Home Bank, N.A. | Chesapeake Mortgage Funding, LLC | 24212 | c/o 805 Estelle Drive, Suite 101 | Lancaster | 17601 | jdeitch@bankahb.com | 717-537-4242 | 522310 |
| PA | American Home Bank, N.A. | Forino Home Mortgage, LLC | 24212 | c/o 805 Estelle Drive, Suite 101 | Lancaster | 17601 | jdeitch@bankahb.com | 717-537-4242 | 522310 |
| PA | American Home Bank, N.A. | Homesale Mortgage, LLC | 24212 | c/o 805 Estelle Drive, Suite 101 | Lancaster | 17601 | jdeitch@bankahb.com | 717-537-4242 | 522310 |
| PA | American Home Bank, N.A. | Integrity Bancorp Mortgage Company, LLC | 24212 | c/o 805 Estelle Drive, Suite 101 | Lancaster | 17601 | jdeitch@bankahb.com | 717-537-4242 | 522310 |
| PA | American Home Bank, N.A. | Keystone Professional Mortgage, LLC | 24212 | c/o 805 Estelle Drive, Suite 101 | Lancaster | 17601 | jdeitch@bankahb.com | 717-537-4242 | 522310 |
| PA | American Home Bank, N.A. | Lancaster Mortgage Services Company | 24212 | c/o 805 Estelle Drive, Suite 101 | Lancaster | 17601 | jdeitch@bankahb.com | 717-537-4242 | 522310 |
| PA | American Home Bank, N.A. | Professional Capital Land Exchange LLC | 24212 | c/o 805 Estelle Drive, Suite 101 | Lancaster | 17601 | jdeitch@bankahb.com | 717-537-4242 | 524127 |
| PA | Citibank, N.A. | CitiCapital Technology Finance, Inc. | 1461 | 540 Upland Avenue | Reading | 19611 | www.citicapital.com | see Website | 53249 |
| PA | Citibank, N.A. | Reseller Finance Corporation | 1461 | 1255 Wrights Lane | West Chester | 19380 | www.citicapital.com | see Website | 53249 |
| PA | First National Community Bank | FNCB Abstract Services, LLC | 9868 | 270 North Sherman Avenue | Wilkes-Barre | 18702 | wlanca@fnbc.com | 570-348-6438 | 524127 |
| PA | JPMorgan Chase Bank, National Association | America Access Mortgage, LP | 8 | 820 Township Line Road | Yardley | 19067 | None | 215-547-5790 | 52231 |
| PA | JPMorgan Chase Bank, National Association | Bucks County Lending Group, L.P. | 8 | 603 Corporate Drive West, Suite A | Langhorne | 19047 | None | 215-504-0117 | 52231 |
| PA | JPMorgan Chase Bank, National Association | Charter Financial Services, L.P. | 8 | 725 Skippack Pike, Suite 101 | Blue Bell | 19722 | None | 215-283-0771 | 52231 |
| PA | JPMorgan Chase Bank, National Association | Chesco Financial Services, L. P. | 8 | 557 West Uwchian Avenue, Suite 200 | Exton | 19341 | None | 610-363-4908 | 52231 |
| PA | JPMorgan Chase Bank, National Association | Eastern Pennsylvania Mortgage Services, LP | 8 | 3655 Route 202, Georgetown Crossing | Doylestown | 18901 | None | 215-230-3609 | 52231 |
| PA | JPMorgan Chase Bank, National Association | Prime One Mortgage, L.P. | 8 | 14500 Bustleton Avenue | Philadelphia | 19116 | None | 215-464-4264 | 52231 |
| PA | JPMorgan Chase Bank, National Association | Westview Mortgage, LP | 8 | 1290 Broadcasting Road | Wyomissing | 19610 | None | 610-927-2947 | 52231 |
| PA | Mellon Bank, NA | Laurel Capital Advisors, LLP | 6301 | One Mellon Center, Suite 3925 | Pittsburgh | 15258-0001 | wasinski.vl@mellon.com | 800-626-6721 | 52392 |
| PA | Mellon Bank, NA | Mellon Equity Associates, LLP | 6301 | One Mellon Center, Suite 4200 | Pittsburgh | 15258-0001 | palangio.a@mellon.com | 412-234-7500 | 52392 |
| PA | National City Bank of Indiana | 1st Residential Mortgage Solutions, LP | 869 | 502 W. Germantown Pike, Suite 106-A | Plymouth Meeting | 19462 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| PA | National City Bank of Indiana | Heritage Home Mortgage, LLC | 869 | 1846 Fishburn Road | Hershey | 17033 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| PA | National City Bank of Indiana | Home Financing, LP | 869 | 1425 S. Colledgeville Road | Colledgeville | 19426 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| PA | National City Bank of Indiana | Homesource Mortgage Services, LP | 869 | 561 Main Street, Suite 255 | Bethlehem | 18018 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| PA | National City Bank of Indiana | Hometown Mortgage, LLC | 869 | 3021 College Heights Boulevard | Allentown | 18104 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |

National Bank Operating Subsidiaries doing Business with Consumers sorted by state
as of 12/31/2004
to be updated annually

| State | Name of Parent National Bank (legal name) | Name of Operating Subsidiary (OS), Doing Business as (DBA), abbrv., or Trade Name * <i>indicates more than one DBA name for an OS.</i> | Charter# | Mailing Address, incl. Street Address or P.O. Box of the OS | City of the OS | Zip Code | Email address of contact person | Tele. # of OS | FRB Lines of Business (LOB) or Brief Description, if activity not listed |
|-------|--|---|----------|---|------------------|------------|--|---------------|--|
| PA | National City Bank of Indiana | Lower Bucks Mortgage, LP | 869 | 119 Trenton Road | Fairless Hills | 19030 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| PA | National City Bank of Indiana | Millstone Mortgage, LP | 869 | 3001 Easton Avenue | Bethlehem | 18017 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| PA | National City Bank of Indiana | National City Home Loan Services, Inc., First Frankline Loan Services | 869 | 150 Allegheny Center Mall | Pittsburgh | 15212 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| PA | National City Bank of Indiana | REO Mortgage Services, LP | 869 | 329 E. Second Street | Boyetown | 19512 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| PA | National City Bank of Indiana | Valley Mortgage Services, LP | 869 | 3894 Courtney Street, Suite A | Bethlehem | 18017 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| PA | The Mars National Bank | Mars National Advisors LLC, Mars National Advisors | 5599 | P. O. Box 927 | Mars | 16046-0927 | kbstick@marsbank.com | 724-625-1555 | 52393 |
| PA | Wells Fargo Bank, NA | Central Federal Mortgage Company | 1741 | 1375 Martin Street | State College | 16803 | None | 814-861-8009 | 522292 |
| PA | Wells Fargo Bank, NA | Deluca-Realen Mortgage, LLC, Deluca Home Mortgage | 1741 | 1040 Stony Hill Road | Yardley | 19067 | None | 925-458-0116 | 522292 |
| PA | Wells Fargo Bank, NA | Hallmark Mortgage Group, LLC | 1741 | 795 Schlosser Road | Harleysville | 19438 | None | 215-256-0367 | 522292 |
| PA | Wells Fargo Bank, NA | Hendricks Mortgage, LLC | 1741 | 345 Main Street | Harleysville | 19438 | None | 215-513-2115 | 522292 |
| RI | Fleet National Bank | Fleet Credit Card Services, L.P. | 200 | 50 Kennedy Plaza | Providence | 02903 | None | 704-388-2266 | 522210 |
| SC | Wells Fargo Bank, NA | Mortgages Unlimited, LLC, Mortgages Unlimited of South Carolina | 1741 | 9209 University Blvd | North Charleston | 29406 | None | 843-576-5355 | 522292 |
| SD | Citibank, N.A. | Citibank (South Dakota), National Association | 1461 | 701 East 60th Street North | Sioux Falls | 57104 | None | 605-335-2222 | 52221 |
| SD | Citibank, N.A. | Citicorp Trust South Dakota | 1461 | 701 East 60th Street North | Sioux Falls | 57104 | peter.i.randazzo@citigroup.com | 605-731-2777 | 523991 |
| SD | Citibank, N.A. | CitiHousing, Inc. | 1461 | 701 East 60th Street North | Sioux Fall | 57104 | mary.entinger@citigroup.com | 605-331-2862 | 92512 |
| TN | Citizens National Bank | CNB Community Development Corporation, Riverpark and Meadow Creek Apartments | 16074 | P. O. Box 4610 | Sevierville | 37684 | dkidd@cnbtn.com | 865-429-7551 | 53111 |
| TN | Citizens National Bank | Courthouse Title, LLC | 16074 | P. O. Box 4610 | Sevierville | 37684 | dadams@cnbtn.com | 865-286-1431 | 53139 |
| TN | First Tennessee Bank National Association | First Horizon Mint Distribution, Inc., FHMD and FHMDI | 336 | 165 Madison Avenue | Memphis | 38103 | glboyd@ftb.com | 901-537-1968 | 52313 |
| TN | Union Planters Bank, National Association | Colonial Loan Association | 13349 | 1369 West Andrew Johnson Highway | Morristown | 37814 | joy.shrader@regions.com | 423-586-1125 | 52222 |
| TN | Wells Fargo Bank, NA | Builders Capital Mortgage, LLC | 1741 | 8195 Dexter Road | Cordova | 38016 | None | 901-257-3640 | 522292 |
| TN | Wells Fargo Bank, NA | Leader Mortgage, LLC | 1741 | 5200 Maryland Way | Brentwood | 37027 | None | 615-425-0565 | 522292 |
| TN | Wells Fargo Bank, NA | Southeast Home Mortgage, LLC | 1741 | 109 Northshore Drive | Knoxville | 37919 | None | 865-558-8871 | 522292 |
| TX | Austin Bank, Texas National Association | AB Community Investments Inc. | 5581 | 3400 West Marshall Avenue | Longview | 75604 | None | 903-586-1526 | 62422 |
| TX | Chase Manhattan Bank USA, National Association | First USA Management Services, Inc. | 23160 | 1717 Main Street | Dallas | 75265 | None | 302-282-4750 | 52221 |
| TX | Citibank, N.A. | Associated Capital Services Corporation | 1461 | 250 Carpenter Freeway | Irving | 75062 | None | 800-428-6569 | 52222 |
| TX | Citibank, N.A. | Associated Commercial Leasing Company, Inc. | 1461 | 250 Carpenter Freeway | Irving | 75062 | None | 800-428-6569 | 53212 |
| TX | Citibank, N.A. | Associated/Trans-National Leasing, Inc. | 1461 | 250 Carpenter Freeway | Irving | 75062 | None | 800-428-6569 | 52222 |
| TX | Citibank, N.A. | CitiCapital Commercial Corporation*, Northland Commercial Finance, RDO Financial Services, RDO Leasing, Associates Commercial leasing Company | 1461 | 250 Carpenter Freeway | Irving | 75062 | None | 800-428-6569 | 52222 |
| TX | Citibank, N.A. | CitiCapital Small Business Finance, Inc. | 1461 | 250 Carpenter Freeway | Irving | 75062 | None | 972-652-4666 | 52222 |
| TX | Citibank, N.A. | CitiCapital Trailer Rental, Inc. | 1461 | 250 Carpenter Freeway | Irving | 75062 | None | 800-428-6569 | 53212 |
| TX | Citibank, N.A. | Fleetmark, Inc. | 1461 | 250 Carpenter Freeway | Irving | 75062 | None | 800-428-6569 | 532112 |
| TX | Citibank, N.A. | Premium Lease & Finance, LLC | 1461 | 250 Carpenter Freeway | Irving | 75062 | None | 800-428-6569 | 52222 |
| TX | Citibank, N.A. | United States Auto Club, Motoring Division, Inc. | 1461 | P.O. Box 660460 | Dallas | 75266-0460 | None | 800-348-2761 | 81341 |
| TX | Citizens National Bank | HCB Insurance Agency, Inc., CFG Insurance | 3250 | P. O. Box 370 | Henderson | 75654 | rfranks@cnbtexas.com | 903-657-1531 | 52421 |
| TX | First National Bank in Quanah | First Assurance Company | 12307 | P. O. Box 450 | Quanah | 79252 | None | 940-663-5311 | 52421 |
| TX | First National Bank of Omaha | Cornersotne Mortgage Partners II, LLC | 209 | 1177 West Loop South, Suite 225 | Houston | 77027-9006 | mlaird@houseloan.com | 713-621-4663 | 522292 |

http://www.federalreserve.gov/boarddocs/reportforms/forms/FR_Y-1020040528_i.pdf

National Bank Operating Subsidiaries doing Business with Consumers sorted by state
as of 12/31/2004
to be updated annually

| State | Name of Parent National Bank (legal name) | Name of Operating Subsidiary (OS), Doing Business as (DBA), abbrev., or Trade Name * indicates more than one DBA name for an OS. | Charter# | Mailing Address, incl. Street Address or P.O. Box of the OS | City of the OS | Zip Code | Email address of contact person | Tele. # of OS | FRB Lines of Business (LOB) or Brief Description, if activity not listed |
|-------|---|--|----------|---|-----------------|------------|--|---------------|---|
| | | Cornerstone Mortgage Company* , Cornerstone Home Lending, Cornerstone HLCo | | | | | | | http://www.federalreserve.gov/boarddocs/reportforms/forms/FR_Y-1020040528_i.pdf |
| TX | First National Bank of Omaha | Cornerstone Mortgage Company* , Cornerstone Home Lending, Cornerstone HLCo | 209 | 1177 West Loop South, Suite 200 | Houston | 77027-9006 | mlaird@housetloan.com | 713-621-4663 | 522292 |
| TX | First National Bank of Omaha | Cornerstone Mortgage Partners IV, LLC | 209 | 1177 West Loop South, Suite 225 | Houston | 77027-9006 | mlaird@housetloan.com | 713-621-4663 | 522292 |
| TX | First National Bank of Omaha | Cornerstone Mortgage Partners X, L.P. | 209 | 1177 West Loop South, Suite 225 | Houston | 77027-9006 | mlaird@housetloan.com | 713-621-4663 | 522292 |
| TX | First National Bank of Omaha | Cornerstone Mortgage Partners XI, LLC | 209 | 1177 West Loop South, Suite 225 | Houston | 77027-4330 | mlaird@housetloan.com | 713-621-4663 | 522292 |
| TX | First National Bank of Omaha | Cornerstone Mortgage Partners, VI, LLC | 209 | 1177 West Loop South, Suite 225 | Houston | 77027-9006 | mlaird@housetloan.com | 713-621-4663 | 522292 |
| TX | First National Bank of Omaha | Cornerstone Mortgage Partners, VII, LLC | 209 | 1177 West Loop South, Suite 225 | Houston | 77027-9006 | mlaird@housetloan.com | 713-621-4663 | 522292 |
| TX | First Tennessee Bank National Association | First Horizon Home Loan Corporation, FHHLC | 336 | 4000 Horizon Way | Irving | 75063 | pmakowieki@fhhlc.com | 214-441-5313 | 522292 |
| TX | Hibernia National Bank | Builders Priority Mortgage, LP | 13688 | 5718 Westheimer | Houston | 77057 | admin@builderspriority.com | 936-321-2701 | 522292 |
| TX | JPMorgan Chase Bank, National Association | Priority One Financial, L.P. | 8 | 6620 Woodlands Parkway | The Woodlands | 77382 | None | 281-362-2578 | 52231 |
| TX | National City Bank of Indiana | MNC Mortgage, LP | 869 | 1866 Keller Parkway, Suite B | Keller | 76248 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| TX | National City Bank of Indiana | NCS First Mortgage, LP | 869 | 1866 E. Keller Parkway, Suite A | Southlake | 76248 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| TX | National City Bank of Indiana | Oak Street Capital LP | 869 | 2940 Oak Street, Suite 225 | Kingwood | 77339 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| TX | National City Bank of Indiana | The Right Home Mortgage, LP | 869 | 13100 Northwest Freeway, Suit 100-A | Houston | 77040 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| TX | The First National Bank of Brownfield | Jones & Lowe Agency, Inc. | 11415 | 421 West Main Street | Brownfield | 79316-4325 | jonesslo@dtnspeed.net | 806-637-4508 | 52421 |
| VA | Access National Bank | Access National Leasing Corporation | 23880 | 1800 Robert Fulton Drive, Suite 310 | Reston | 20191 | mclarke@AccessNationalBank.com | 703-871-2100 | 52222 |
| VA | Access National Bank | Access National Mortgage Corporation | 23880 | 1800 Robert Fulton Drive, Suite 350 | Reston | 20191 | mclarke@AccessNationalBank.com | 703-871-2100 | 52231 |
| VA | Access National Bank | Access Real Estate, LLC | 23880 | 1800 Robert Fulton Drive, Suite 300 | Reston | 20191 | mclarke@AccessNationalBank.com | 703-871-2100 | 551111 |
| VA | Access National Bank | National Advisors, Inc. | 23880 | 1800 Robert Fulton Drive, Suite 350 | Reston | 20191 | mclarke@AccessNationalBank.com | 703-871-2100 | 52231 |
| VA | Access National Bank | United First Mortgage, Inc. | 23880 | 1800 Robert Fulton Drive, Suite 350 | Reston | 20191 | mclarke@AccessNationalBank.com | 703-871-2100 | 52231 |
| VA | Charter One Bank, NA | Charter One Mortgage Corp. | 24340 | 2812 Emerywood Parkway | Richmond | 23294 | dhenderson@comcmail.com | 804-627-4852 | 522292 & 522294 |
| VA | Charter One Bank, NA | Charter One Mortgage of Williamsburg LLC | 24340 | 483 McLaws Cr., Suite 2A | Williamsburg | 23185 | dhenderson@comcmail.com | 804-627-4852 | 522292 |
| VA | Charter One Bank, NA | First Chesapeake Mortgage LLC | 24340 | 1952 William Street | Fredericksburg | 22401 | dhenderson@comcmail.com | 804-627-4852 | 522292 |
| VA | National City Bank of Indiana | Action Home Mortgage, LLC | 869 | 4612 Princess Anne Road | Virginia Beach | 23462 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | American Best Mortgage, LLC | 869 | 1705 North Main Street | Suffolk | 23434 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | AmeriMax Mortgage, LLC | 869 | 7201 Glen Forest Drive, Suite 104 | Virginia Beach | 23226 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | Cape Henry Mortgage, LLC | 869 | 195 S. Rosemont Road, Suite 109-A | Virginia Beach | 23452 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | Colonial Home Finance, LLC | 869 | 4490 Holland Office Park, Suite 200 | Virginia Beach | 23452 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | Dominion Trust Mortgage, LLC | 869 | 675 Peter Jefferson Parkway, Suite 140A | Charlottesville | 22911 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | Executive Home Mortgage, LLC | 869 | 316 Office Square Lane | Virginia Beach | 23462 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | First Capital Home Mortgage, LLC | 869 | 11854 Canon Boulevard, Suite 103 | Newport News | 23606 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | First Patriot Mortgage, LLC | 869 | 780 Lynnhaven Parkway, Suite 320 | Virginia Beach | 23452 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | Gateway First Mortgage, LLC | 869 | 4490 Holland Office Park, Suite 208 | Virginia Beach | 23452 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | Intercoastal Mortgage, LLC | 869 | 11023 Warwick Boulevard | Newport News | 23601 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | Peninsula Mortgage, LLC | 869 | 825 Diligence Drive | Newport News | 23606 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | Regional First Mortgage, LLC | 869 | 4701 Columbus Street, Suite 200 | Virginia Beach | 23462 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | Tidewater First Mortgage, LLC | 869 | 809 East Ocean View Avenue, Suite D | Norfolk | 23503 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | Virginia First Mortgage, LLC | 869 | 10571 Telegraph Road, Suite 101 | Glen Allen | 23059 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | National City Bank of Indiana | Virginia Home Mortgage, LLC | 869 | 1101 Larkin Road | Virginia Beach | 23451 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| VA | Wells Fargo Bank, NA | Advance Mortgage | 1741 | 4456 Corporation Drive | Virginia Beach | 23462 | None | 757-222-1470 | 522292 |
| VA | Wells Fargo Bank, NA | Prosperity Mortgage Company | 1741 | 4440 Brookfield Corporate Drive | Chantilly | 20151 | None | 703-222-1800 | 522292 |
| WA | KeyBank National Association | EverTrust Asset Management | 14761 | 505 Fifth Avenue South, Suite 170 | Seattle | 98104 | Carol.L.Klmas@KeyBank.com | 206-223-9400 | 523991 |
| WA | National City Bank of Indiana | Global Home Mortgage, LLC | 869 | 609 N. Argonne Road, Suite C-1 | Spokane | 99212 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |
| WA | Wells Fargo Bank, NA | Family Home Mortgage, LLC | 1741 | 19435 West Valley HWY | Kent | 98032 | None | 206-835-9774 | 522239 |
| WI | First National Bank of Platteville | First Financial Center | 4650 | 170 W. Main | Platteville | 53818 | crunde@fnbplatteville.com | 608-348-7777 | 52421 |
| WI | Wells Fargo Bank, NA | Precedent Mortgage, LLC | 1741 | 810 Cardinal Lane | Harland | 53029 | None | 262-369-8949 | 522292 |

National Bank Operating Subsidiaries doing Business with Consumers sorted by state
as of 12/31/2004
to be updated annually

| State | Name of Parent National Bank (legal name) | Name of Operating Subsidiary (OS), Doing Business as (DBA), abbrev., or Trade Name * <i>indicates more than one DBA name for an OS.</i> | Charter# | Mailing Address, incl. Street Address or P.O. Box of the OS | City of the OS | Zip Code | Email address of contact person | Tele. # of OS | FRB Lines of Business (LOB) or Brief Description, if activity not listed http://www.federalreserve.gov/boarddocs/reportforms/FR_Y-1020040528_i.pdf |
|-------|---|---|----------|---|----------------|----------|--|---------------|---|
| WI | Wood County National Bank | Mortgage Professionals Inc. | 5335 | 2804 Rib Mountain Drive | Wausau | 54401 | info@mortgageprofessionals.net | 715-843-5323 | 52231 |
| WV | National City Bank of Indiana | Ameritrust Home Mortgage, LP | 869 | 253 Aikens Center, Suite A | Martinsburg | 25401 | Jack.Konyk@NationalCity.com | 412-442-5332 | 522292 |