DEPARTMENT OF FINANCIAL INSTITUTIONS

ANNUAL REPORT 2000

1912-2000 Supervising Kentucky's Financial Industry For 88 Years

ELLA D. ROBINSON
COMMISSIONER

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Mission Statement

"The Mission of the Department of Financial Institutions is to serve the public through effective and efficient regulation that promotes consumer confidence and economic development."

DEPARTMENT OF FINANCIAL INSTITUTIONS

1 025 CAPITAL CENTER DRIVE, SUITE 200

FRANKFORT, KENTUCKY 40601

TELE. 502/573-3390

FAX 502/573-8787

ELLA D. ROBINSON

COMMISSIONER

PAUL E. PATTON

GOVERNOR

June 1, 2001

The Honorable Paul E. Patton, Governor
Office of the Governor
The State Capitol
Frankfort, Kentucky 40601

Dear Governor Patton:

I am pleased to submit to you the Annual Report of the Kentucky Department of Financial Institutions for the year ending December 31, 2000. This report contains statistical and historical information pertaining to the financial services industry regulated by our agency.

While we were prepared for any crisis that might have occurred in the financial marketplace, Y2K gratefully became a non-event. We like to think that part of that success was due to industry preparation and the diligent work of our technology and examination staff. Watching the arrival of the new millennium for much of our staff occurred here in the offices of the Department of Financial Institutions. Our celebration took place when at the stroke of midnight, all systems remained undaunted by Y2K. I am grateful to our staff for their commitment and dedication.

As we continue to see dramatic and rapid change in technology, we persist in our endeavor to keep pace with these changes. We invite you to visit our Web Page at www.dfi.state.ky.us.

As proud as I am of the high level of service our staff provides, we constantly seek new avenues to enhance our level of commitment to the Commonwealth and those we serve. Our mission and our strategic plan ensure that we will continue to work diligently to enhance the regulatory duties to meet the challenges of the financial services industry.

Sincerely,

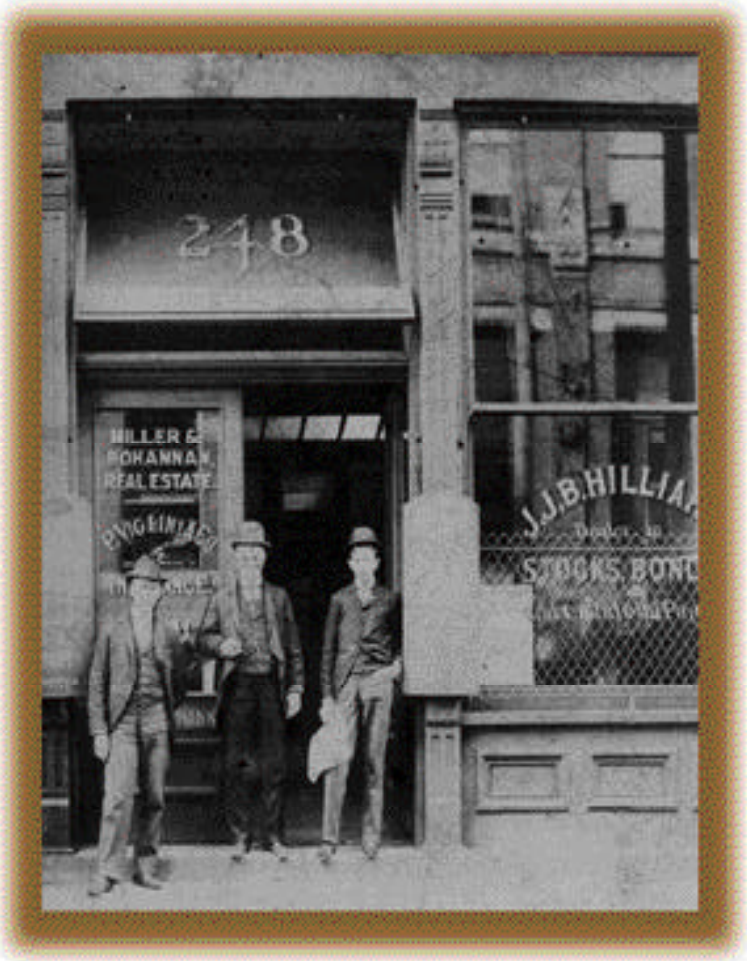
Ella D. Robinson, Commissioner
Department of Financial Institutions

Oldest Brokerage Firm in Kentucky

J.J.B. Hilliard, W.L. Lyons, Inc.

The present-day regional brokerage house, Hilliard Lyons, resulted from the 1965 merger of Kentucky's two oldest investment firms – Louisville based J.J.B. Hilliard & Son and W.L. Lyons & Co. The Hilliard company was the successor of A.D. Hunt and Co., which started in 1872 with John James Byron Hilliard as a partner. The Lyons company was an outgrowth of Quigley & Lyons which was founded in 1854.

A.D. Hunt and Co. originated as a private bank whose business included not only the ordinary transactions of a bank of deposit, but also the negotiation of investment loans and the handling of investment securities. When Hunt was dissolved and J.J.B. Hilliard took over, he continued the investment business of the earlier firm. Hilliard established a reputation for conservatism by specializing in government, municipal, and corporation bonds, and the highest grade investment stocks. Hilliard's son, Isaac, who joined the firm in 1902, bought a seat on the New York Stock Exchange in 1924. After that time, the firm began to open branch offices throughout Kentucky, beginning with an Owensboro branch in 1945.



J.J.B. Hilliard in the doorway of 248 South Fifth Street ca. 1900.
Courtesy of Henning Hilliard.

W.L. Lyons was instrumental in the creation of the Louisville Stock Exchange, which opened for business on March 15, 1905. He served as its first president and purchased the first security offered on the Exchange, a $1,000 Rochester Railway bond. This exchange was formed because even though the local brokerage houses conducted business on the New York Stock Exchange through correspondent firms tied by telegraph, communications lacked immediacy and were costly. Creating a regional exchange allowed the Louisville brokerage firms to ascertain promptly what securities each of the other firms had to sell or buy and at what price. This ultimately inured to the benefit of the brokerage customer.

At the time of the 1965 merger, the two firms together had 13 offices in Kentucky and Indiana and 42 registered representatives. Combined they had a total of 150 employees. Shortly after the merger, the new firm installed a computer, the first brokerage house in Louisville to do so. This

step was all important in insuring the firm's survival during the stock market explosion that occurred in 1966. At the time, the firm was already trying to cope with a massive bookkeeping overload brought on by the merger in addition to trading volume unseen since before the 1929 crash. During this period, many other firms collapsed because they could not keep up with a trading volume that reached over 10 million shares per day.

After the merger, Hilliard Lyons began to expand its operations beyond Kentucky and Southern Indiana to become a regional powerhouse by the mid-1980s with offices in ten states. The firm also launched efforts to energize its investment advisory operations. This area had become the fastest growing part of the company by 1980. Within a five-year period, the rapidly growing investment advisory department had $150 million under five portfolio managers—up from $35 million in 1974. Another growth area was established in 1983 when the Hilliard Lyons Trust Company received its charter from the Kentucky Department of Financial Institutions (then called the Department of Banking and Securities). At the time, it was the only trust company in the Commonwealth not affiliated with a bank. Like the investment advisory department, the trust company experienced phenomenal growth, in part because of its management's emphasis on investment management over administration.

"Board Girl" Mildred Kiper explained the marking system to teachers during the Louisville Chamber of Commerce Business-Industry-Education Day, August 1951. *Courtesy of Louisville Magazine.*

Another significant change occurred in the structure of the firm when the partnership incorporated in 1972. Initially, the former partners owned the corporation but ownership was substantially broadened over time to include key personnel and other up-and-coming qualified producers and staff. The decision to offer stock to employees is credited with helping to maintain the firm's competitive edge by retaining good people who had a stake in the continued success of the business.

In 1997, Hilliard Lyons determined that its next strategic move should be to seek out prospective buyers of the firm in light of extensive consolidation in the financial services industry that continues today. The firm found a partner in PNC Bank Corp and the two entities approved the acquisition transaction on August 20 1998. PNC offered Hilliard Lyons the resources to continue investing in high-tech equipment and services and an expanded client base. At the time of the acquisition, Hilliard Lyons had over 1,200 employees in 12 states throughout the South and Midwest. Since then, Hilliard Lyons has retained its name and employees along with its headquarters in downtown Louisville.

FORMATION OF REGULATORY AGENCY

DEPARTMENT OF FINANCIAL INSTITUTIONS

The Department of Financial Institutions was established by the Banking Act of 1912 as the Department of Banking. It was charged "with the enforcement of all laws heretofore passed, or which may be passed, relating to banks, trust companies, savings banks, combined bank and trust companies, organized and doing business under the laws of the Commonwealth of Kentucky." (Chapter 4, Section 1, Acts of the General Assembly of 1912.)

Within a few years, however, other regulatory responsibilities were added as the state's economy and its financial services needs evolved.

The legislature mandated supervision of state-chartered savings [*building*] and loan associations to the department in 1918 and added state-chartered credit unions in 1922. When oversight of the state's securities industry was given to the department in mid-1932, the agency was renamed the *Department of Banking and Securities*.

Consumer and industrial loan companies were added to the list of agency-regulated industries in 1946. With passage of the Sale of Checks Act of 1966, the legislature also required companies that sell money orders to become licensed through the department.

The department's scope was further expanded to include mortgage loan companies and mortgage loan brokers in 1980.

The department experienced a number of changes as a result of the 1984 General Assembly, which re-codified the Credit Union Act, overhauled the state's banking and credit union laws, changed the agency's name to the *Department of Financial Institutions* and established the *Financial Institutions Board*.

The Board is an advisory body comprised of 11 representatives from the respective financial services industries and the general public along with the Commissioner who serves as its chair.

Through the Check Cashing Services Act of 1992, the legislature gave the department the responsibility for licensing check cashing (a/k/a deferred deposit) companies. The department assumed additional regulatory authority in 1998 when field examiners were assigned to conduct on-site inspections of these entities.

ORGANIZATION:

The ***Commissioner*** is the chief executive of the department and is responsible for implementing departmental policies, statutory mandates, and administrative regulations as well as for supervising the agency's day-to-day operations. The ***Office of the Commissioner*** also includes the ***Office of General Counsel***, which handles the agency's legal affairs.

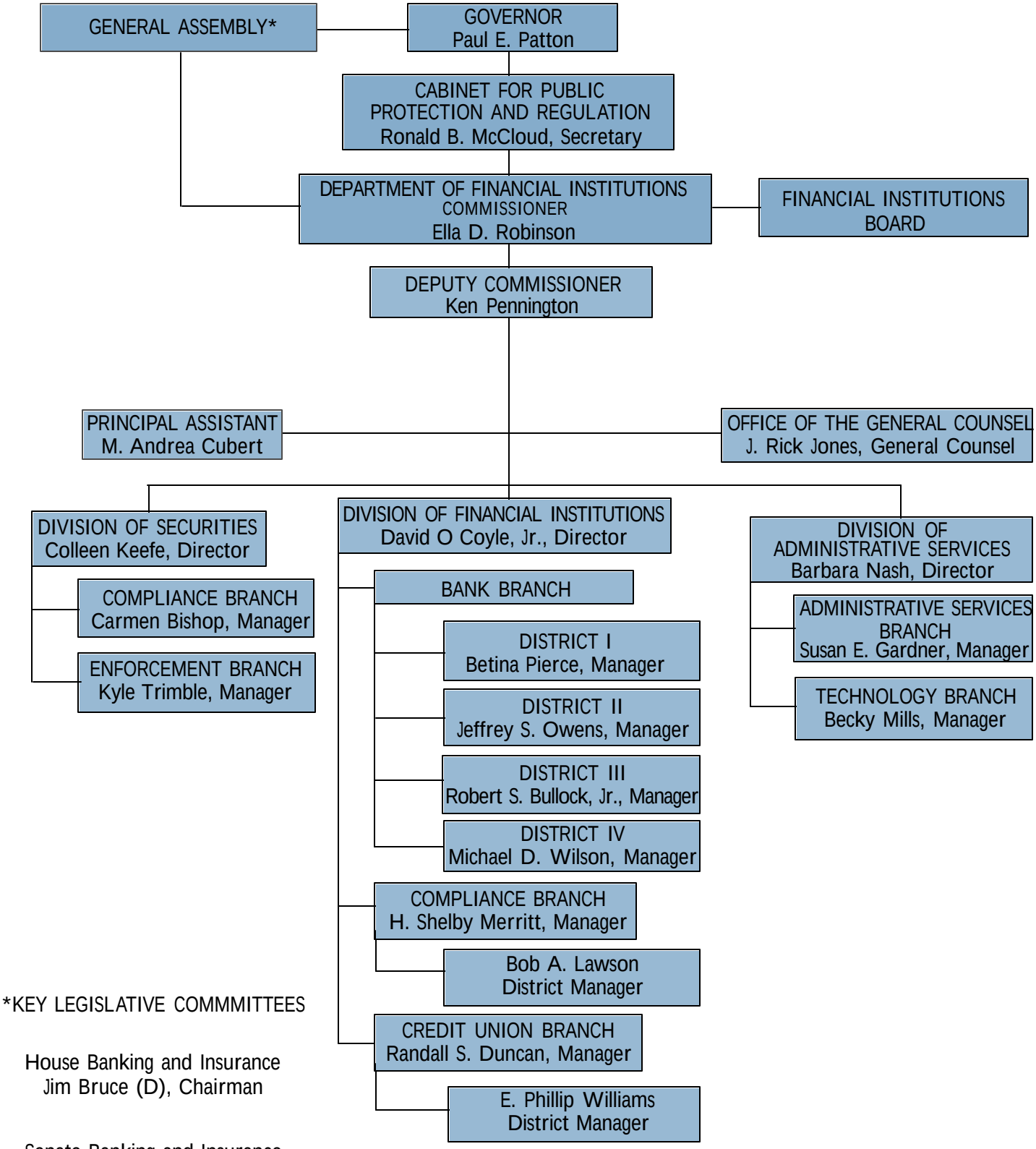
Ella D. Robinson, who had served as the agency's Deputy Commissioner for several years, assumed leadership of the department in December 1999 when Governor Paul Patton appointed her as its thirty-third Commissioner. In addition to the Office of the Commissioner and General Counsel, the Department is organized along functional lines into three divisions: ***Financial Institutions***, ***Securities,*** and ***Administrative Services***.

- The ***Division of Financial Institutions*** is organized into three, industry-specific branches: *Banks, Credit Unions,* and *Compliance* and is responsible for chartering and/or licensing, examining, and otherwise supervising the operations of state-regulated depository and non-depository financial institutions.
- Similarly, the ***Division of Securities*** is organized into two branches: *Compliance and Enforcement,* which handle the regulation and supervision of the state's securities industry by registering, licensing, examining, investigating, and otherwise supervising securities offerings, as well as securities firms and professionals operating in Kentucky and/or involving Kentucky investors.
- The ***Division of Administrative Services*** is also organized into two branches: *Administrative Services and Technology*. As their names suggest, these branches are responsible for providing administrative (fiscal, training, operational, etc.) and technical (information systems) support services to the entire staff. The *Administrative Services Branch* is also responsible for layout and design of agency publications and assists in coordinating and supporting the agency's participation in trade shows, job/career fairs, town meetings, forums, and other media events.

The Department of Financial Institutions is one of 13 agencies within the Cabinet for Public Protection and Regulation and is totally self-funded. Revenues are derived from fees charged for assessments, examinations, call reports, applications, investigations, registrations, and licensing of state-chartered financial institutions and securities offerings and entities.

Department of FInancial Institutions' location at 1025 Capital Center Drive.

ORGANIZATIONAL CHART



*KEY LEGISLATIVE COMMMITTEES

House Banking and Insurance
Jim Bruce (D), Chairman

Senate Banking and Insurance
Tom Buford (R), Chairman

DEPARTMENT OF FINANCIAL INSTITUTIONS BOARD

The Financial Institutions Board is a statutory body advising the Governor and the Commissioner of the Department of Financial Institutions on Department matters. The Board consists of representatives of all segments of Kentucky's financial industry and the public-at-large and is chaired by the Commissioner.

Ella D. Robinson
Chairman
Commissioner of Financial Institutions
1025 Capitol Center Drive, Suite 200
Frankfort, KY 40601
(502) 573-3390
FAX (502) 563-8787

Sally M. Hopkins
Senior Vice President
Union Planters Bank
PO Box 1080
Murray, KY 42071
(270) 762-5213
FAX (270) 762-5213
Consumer Finance & Industrial Loan Representative
Term Expires: 10/10/02

Marilyn C. Gedling
Rt. 2, Hwy. 44
Hardinsburg, KY 40143
(502) 788-6579
Public-At-Large Representative
Term Expires: 10/10/01

J. Howell Kelly
1618 Pintail Drive
Lexington, KY 40511
(859) 231-1223
Banking Industry Representative
Term Expires: 10/10/03

Gary L. Smith
Chairman/CEO
First Bank
9100 Shelbyville Rd., Suite 100
Louisville, KY 40222
(502) 429-9499
FAX (502) 429-6899
Banking Industry Representative
Term Expires: 10/10/03

Lahoma Y. (Peggy) Majors
President
Bank of Caneyville
PO Box 220
Caneyville, KY 42721
(502) 879-3141
Banking Industry Representative
Term Expires: 10/10/02

Dan C. Reynolds
Vice President
PBK Bank
309 Spangler Drive
Richmond, KY 40475
(859) 854-3100
FAX (859) 854-3181
Banking Industry Representative
Term Expires: 10/10/02

Brenda Mounce Saunders
Professor of Business and Economics
Madisonville Community College
PO Box 787
Jamestown, KY 42629
(502) 343-5551
Public-at-large Representative
Term Expires: 10/10/01

Phyllis McBrayer Smith
Office Manager
McBrayer McGinnis Leslie & Kirkland PSC
1520 Riverside Drive
Greenup, KY 41144
(606) 473-7303
FAX (606) 473-9003
Public-at-large Representative
Term Expires: 10/10/02

Gary Wallace
President
Commonwealth of Credit Union
PO Box 978
Frankfort, KY 40601
(502) 564-4775
FAX (502) 564-8146
Credit Union Industry Representative
Term Expires: 10/10/01

JoEtta Y. Wickliffe
President & CEO
State Bank & Trust Co.
PO Box 128
211 S. Main Street
Harrodsburg, KY 40330
(606) 734-3316
Banking Industry Representative
Term Expired: 10/10/00

Richard H. Wilson
UBS/PaineWebber
4350 Brownsboro Rd., Suite 210
PO Box 7587
Louisville, KY 40257-0587
(502) 891-0486
Securities Industry Representative
Term Expires: 10/10/03

BOARD MEMBERS

Standing with Governor Paul Patton from left to right are Financial Institutions Board Members: Phyllis McBrayer Smith, Gary Smith, Brenda Mouce Saunders, Ella Robinson (Chair), Sally Hopkins, Governor Patton, Dan C. Reynolds, Gary Wallace, Joetta Y. Wickliffe, Marilyn C. Gedling, and Lahoma Y. (Peggy) Majors. [Board Members absent when photo was taken: Richard H. Wilson and J. Howell Kelly.]

Staff Department of Financial Institutions

OFFICE OF THE COMMISSIONER

Ella D. Robinson, Commissioner
Ken Pennington, Deputy Commissioner
Andrea "Andie" Cubert, Principal Assistant

Office of the General Counsel

J. Rick Jones, General Counsel
Ron M. Christopher, Assistant General Counsel
William E. Doyle, Attorney III
Aubrey "Sonny" Mooney, Attorney III
Maria "Sally" Taylor, Attorney III
David L. Reichert, Attorney III
Paula M. Christiansen, Administrative Specialist III
Wilma L. Vannarsdall, Administrative Specialist III

DIVISION OF FINANCIAL INSTITUTIONS

David O. Coyle, Director

BANK BRANCH

David O. Coyle, Acting Branch Manager
Timothy R. Meador, Certified Examiner / Applications / Reviewer
Charles R. Risinger, Certified Examiner / Applications / Reviewer
Jacquelyn Gresham, Clerk II

Bank District Managers

Betina G. Pierce, District I
Jeffrey S. Owens, District II
Robert S. Bullock, Jr., District III
Michael D. Wilson, District IV

Bank Branch Certified Examiners

Robert W. Armstrong
Richard L. Arnold
Danny D. Beyer
Joel V. Boone
Rebecca L. Conley
C. Dale Crowe
Van A. Davidson
Thomas O. Grassham
Janet M. Hicks
Paul B. Lee, Jr.
Stuart W. Long
James E. Massey
Don C. McFadden
Robert W. Netherton
Betina G. Pierce
Michael E. Stewart
Richard F. Strode
William R. Thomas

Bank Branch Examiner Specialists

Martin B. Snowden
Stacy M. Frazee

Bank Branch Examiner III

Kimberly G. Goodwin

Bank Branch Examiner II

Joel D. Catron
Mary E. Dearing
Christopher R. Quinn

Bank Branch Examiner I

J. Winfrey Adkins
Jonathan D. Finley
Bonnie L. Friend
Amy L. Reeves

COMPLIANCE BRANCH

H. Shelby Merritt, Branch Manager
Bob A. Lawson, District Manager
Gary L. Thurman, Certified Examiner / Applications
N. Chris Thompson, Certified Examiner / Reviewer
Pamela J. Fitzgerald, Administrative Specialist III

Compliance Branch Certified Examiners

E. Marty Bryan
Stanley R. Bryan
Garry W. Wright
Thomas M. Johnson

Compliance Branch Examiner Specialists

Christy L. Logan
James J. Parman

Compliance Branch Examiner III

Rodney K. Gabbard

Compliance Branch Examiner II

Gary M. Davis

Compliance Branch Examiner I

Sharon S. Tomlin
Zachary G. Rudd

Staff Department of Financial Institutions

CREDIT UNION BRANCH

Randall S. Duncan, Branch Manager
E. Phillip Williams, District Manager

Credit Union Branch Certified Examiners

Jeffrey J. Roberts
Thomas L. Zierer, Jr.

DIVISION OF SECURITIES

Colleen Keefe, Director
Teresa V. Fisher, Certified Examiner
Tobie A. Groves, Administative Secretary II
Hope L. McDonald, Clerk II
Shirley G. McPherson, Administrative Specialist II
Linda L. Sparks, Administrative Specialist III

COMPLIANCE BRANCH

Carmen M. Bishop, Branch Manager

Compliance Branch Certified Examiners

John F. Cullen
Anita L. Forman
Stephen H. Pulliam

Compliance Branch Examiner I

Chad K. Harlan

ENFORCEMENT BRANCH

William K. Trimble, Branch Manager

Enforcement Branch Certified Examiner

James D. Milich

ENFORCEMENT BRANCH EXAMINER I

Jeremy S. Thompson

DIVISION OF ADMINISTRATIVE SERVICES

Barbara M. Nash, Director

ADMINISTRATIVE SERVICES BRANCH

Susan E. Gardner, Branch Manager
Stephanie L. Buford, Administrative Specialist III
Angela M. Griffin, Administrative Specialist I
Lisa M. Morris, Clerk II/Receptionist
Edna R. Quire, Training Coordinator
T. Denise Schnieders, Information Officer II

TECHNOLOGY BRANCH

Becky J. Mills, Branch Manager
Brian H. Raley, Network Analyst II
David J. McDonald, Network Analyst III
M. Darlene Rodgers, Network Analyst III

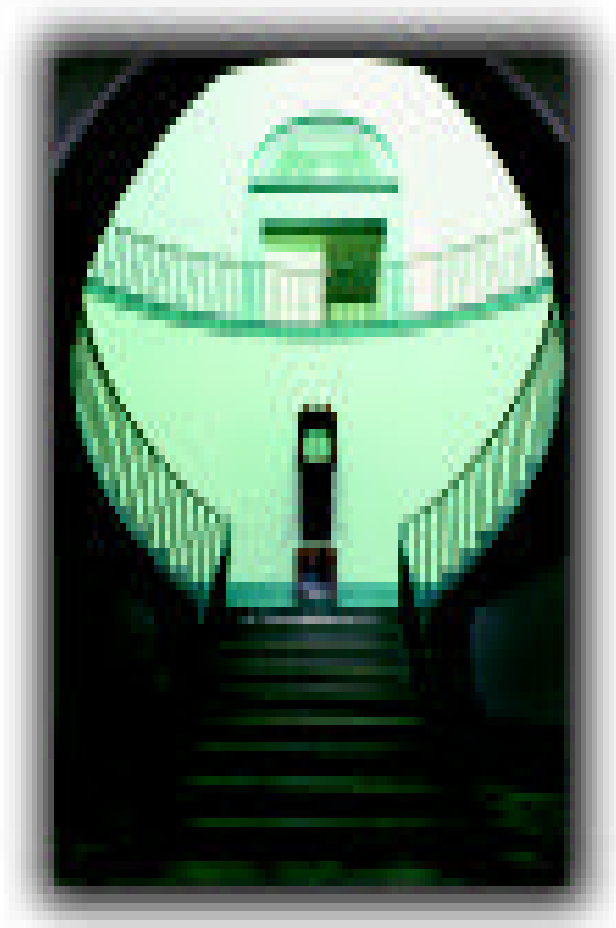
STRATEGIC PLAN

In keeping with Governor Patton's Empower Kentucky initiatives for making state government programs and operations more efficient and effective, the Department of Financial Institutions continues to make strategic planning an integral part of its organizational culture. Strategic planning is vital to the success of any organization for it greatly enhances the organization's chances of correctly identifying and then reaching its goals.

VALUES:

The operations of the Department of Financial Institutions are guided by the following core values:

- **Teamwork:** We are committed to achieving organizational goals through open, responsive communication and cooperation.
- **Professionalism:** We take pride in the quality of our services and are committed to excellence, accountability, and innovation.
- **Integrity:** We believe in being honest, fair, consistent, and objective.
- **Respect:** We are sensitive to the viewpoints and efforts of others and strive to be helpful to all of our stakeholders.



The old Capitol.

VISION:

The department aspires to:

- Provide the highest quality of services for effective and efficient regulation of the financial services industries and related businesses
- Be a leader in facilitating the education and protection of the investing, depositing, and borrowing public.
- Be a credible and respected leader in the financial services industries and related businesses we regulate.
- Promote capital growth and economic development.
- Empower competent, knowledgeable, and well trained employees who understand the agency's functions and are committed to its mission.
- Achieve a work environment that encourages career opportunities, professional development, equitable compensation, and premier customer service.

GOALS

The department believes its mission can be accomplished through the collective efforts of a staff empowered to produce tangible results in the following strategic areas:

Effective and Efficient Regulation of Financial Services Industries and Related Businesses

- To improve oversight of the regulated industries and/or related businesses; and
- To reduce regulatory burden.

Education and Protection of the Consumer:

- To increase public awareness of industries the department regulates and the services it provides;
- To increase the availability of information to the general public and to identified consumers;
- To improve enforcement and oversight; and
- To enhance the process of receiving and responding to inquiries and/or complaints.

Education of and Support for/from Financial Services Industries and Related Businesses:

- To strengthen regulated industries/business, promote economic development; and
- To increase educational/informational outreach.

Promotion of Infrastructure that Supports and Enhances Human Resources and Operations:

- To increase effective and efficient operations and procedures to better serve internal and external customers;
- To provide appropriate office facilities and tools; and
- To improve employee skills and professional development opportunities.

LEGISLATION AND REGULATION

In 2000, the Department was successful in having legislation (Senate Bill 169) enacted into law that should provide the state's banks greater flexibility and reduce administrative compliance costs while the Department retains sufficient oversight capability. Among other things, Senate Bill 169 amended KRS Chapter 287 to provide state banks with CAMEL ratings of 1 or 2 the authority to engage in any banking activity that the bank could engage in if it were operating as a national bank or operating as certain designated financial institutions in any other state. In addition, Senate Bill 169 gives banks, designated by the Department, the authority to establish branches or relocate principal offices or branches without applying to the Commissioner for permission. The Department promulgated an administrative regulation (808 KAR 1:150) to set forth the criteria that banks must meet in order to act without Commissioner approval. Finally, Senate Bill 169 provides that the Department may accept any application or other required document in electronic format or in any other technology acceptable to the Department.

The Capitol-view from the House of Representatives.

The Department's housekeeping legislation (House Bill 621) was also enacted into law and affected numerous amendments to the Consumer Loan statutes (KRS Chapter 288), the Credit Union statutes (KRS Chapter 290), the Industrial Loan Company statutes (KRS Chapter 291) and the Securities statutes (KRS Chapter 292). In addition to numerous technical amendments, House Bill 621 made the following changes: (i) allows for an alternative fee on consumer installment loan defaults; (ii) increases the amount that a credit union can loan to certain credit union officers, directors and employees without approval of the board of directors and increases the amount of capital that a credit union can invest in shares of other credit unions; (iii) requires industrial loan companies to file an annual report with the Commissioner before January 30 of each year; and (iv) authorizes the Commissioner to exempt certain investment advisers from the statutory restrictions on investment advisory contracts with respect to certain investors.

The Department's Division of Securities also implemented several substantive changes to its administrative regulations during the year. 808 KAR 10:030, relating to the conduct of broker-dealers, agents, employees, investment advisers and representatives, was amended to provide specific requirements for a broker-dealer to perform in order to effectively supervise an agent, to require written supervisory procedures that are reasonably designed to detect and prevent violations, to require investment advisers to provide a written disclosure statement prior to entering into a binding contract, and to clarify the Department's policy with respect to multiple registration of broker-dealer agents and investment adviser agents. 808 KAR 10:040, relating to dishonest or unethical practices, was amended to provide additional examples of dishonest and unethical practices by broker-dealer agents, issuer agents, investment advisers and investment adviser representatives.n Finally, 808 KAR 10:340, relating to the registration exemption for certain limited offerings to accredited investors, was amended to correct a statutory reference.

DIVISION OF ADMINISTRATIVE SERVICES

DIVISION OF ADMINISTRATIVE SERVICES

The Division of Administrative Services is headed by a division director and is comprised of two branches: Administrative Services and Technology. Employees in this division work closely with the Commissioner and her staff to provide administrative and technological (information systems) support to all department staff and to manage the agency's public information and media relation endeavors.

ADMINISTRATIVE SERVICES BRANCH

Employees in the Administrative Services Branch provide administrative support to the department in the following areas:

- Facilities management: Frankfort office and district offices in Eddyville, Bowling Green, Louisville, and Lexington;
- Fiscal management;
- Operations and quality control;
- Records management;
- Agency publications; and
- Staff development: coordinating Employee Training & Continuing Education and Examiner Certification programs.

A primary agency goal is to hire, train, and maintain a highly informed and capable staff. One of the ways the Department seeks to accomplish this goal is through staff development by identifying training needs, developing and delivering agency-specific training, coordinating and/or sharing training and education resources with other state and federal agencies, and assuring equal access to continuing education and training opportunities for all employees.

DFI display at Governor's Diversity Day (job fair), November 18, 2000.

Through continued innovation and open communication, the Department is hopeful that its past accomplishments will carry forward into the future and will enable this agency to become second to none in terms of staff development through training, continuing education, and career development opportunities. As the following table illustrates, such staff development was clearly an agency priority during the year 2000.

Training Jan. – Dec. 2000	No. of Schools/Classes	No. of Attendees
New Examiner & Attorney Orientation	7	7
Writing Skills Workshop	1	8
Sexual Harassment Prevention	3	90
GSC-Career Development	9	10
Continuing Legal Education	4	6
Computer Training (GOT)*	33	5
Examiner Schools	55	106
Executive Seminars	6	12
Graduate Schools	1	1
KY Career Management Program	11	3
Management (other than KCMP)	15	41
Securities Training	14	20
College Courses	6	2
Total:	**165**	**341**

In addition to staff training, the Administrative Services Branch continued to coordinate and support the agency's efforts to inform/educate consumers, legislators, and industry representatives. While the Department has been seeking ways to improve its public outreach and consumer education efforts in recent years, the agency realized a substantial increase in public relations initiatives either launched or expanded during the year 2000. For example, the Department published and distributed newsletters focusing on issues relevant to the following financial services industries: MONEY MATTER$ (regulatory news for Kentucky's state-chartered banks), DFI SPY for CREDIT UNION$ (regulatory news for Kentucky's state-chartered credit unions), and COMPLIANCE CONNECTION (regulatory news for each licensee in Kentucky's mortgage loan, small loan company, industrial loan company, and check-cashing industries). A newsletter focusing on the Department's regulation of Kentucky's securities industry is scheduled for publication in 2001. The Administrative Services Branch, was also instrumental in developing and publishing several more informational brochures and for once again distributing copies of its Annual Report to the state's public libraries and to senior citizens' centers across the Commonwealth.

Staff members from throughout the agency continued to enhance the agency's visibility by participating in public education forums, town meetings, and industry association meetings. The Department's presence at career days and job fairs was further increased during 2000 as Administrative Services staff visited in high schools and colleges in central

DIVISION OF ADMINISTRATIVE SERVICES

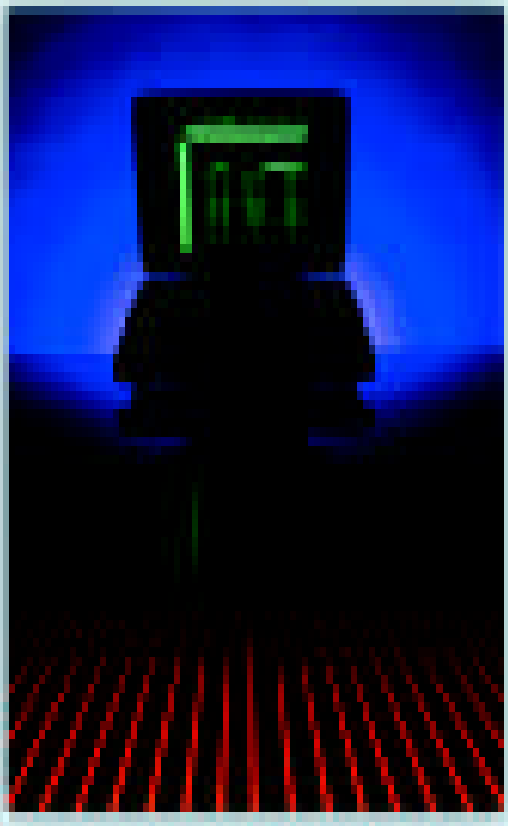
and south-central Kentucky and spoke with students about job opportunities with the Department. Administrative Services employees also represented DFI at the annual Governor's Diversity Day, a job fair that draws hundreds of students and teachers from across the state to Frankfort to learn about career opportunities in state government.

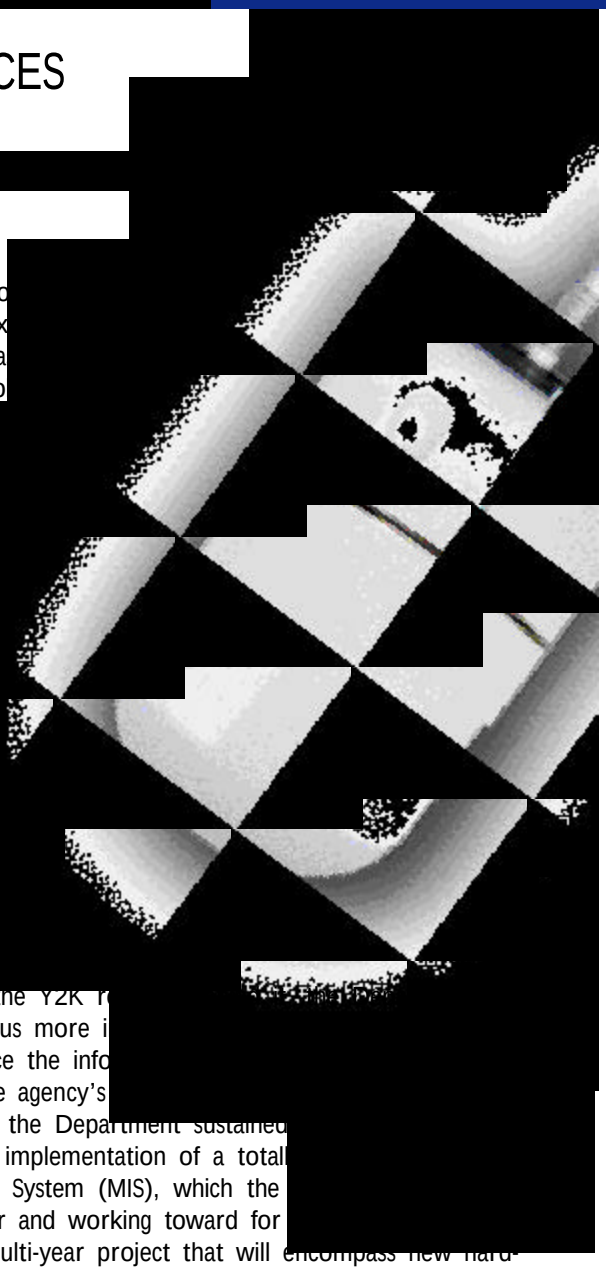
As it has for many years, the Department maintains a toll-free telephone number, and consumers and industry representatives wanting to speak with a member of the agency's staff are encouraged to call 1-800-223-2579 with their questions and concerns. Information for consumers, regulated industries, and the general public is also available on the Department's web at www.dfi.state.ky.us. Business hours at our central offices located at 1025 Capital Center Drive, Suite 200, Frankfort, are from 8:00 a.m. to 4:30 p.m. Eastern time.

TECHNOLOGY BRANCH

The Department of Financial Institutions (DFI) continu to take every appropriate step to further the effective us Information Technology (IT) to improve the delivery of its services, not only to the financial services industries it regulates, but also to other state and federal government agencies and to the citizens of the Commonwealth.

The millennial event for which the Department had been preparing for several years came about without incident, as





neither the
nor those o
regulates ex
difficulties a
the Y2K ro
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With the Y2K r
able to focus more i
and enhance the info
support the agency's
Specifically, the Department sustained
hasten the implementation of a total
Information System (MIS), which the
planning for and working toward for
MIS is a multi-year project that will encompass new hardware, new programs (software), new office procedures, and ongoing training. It will also utilize e-Government resources for data capture and maintenance where appropriate to track more completely DFI Management Information and to simplify access to DFI documents and information. This will apply to DFI's internal information repositories as well as to information needed by the financial community at large.

Security and privacy issues continue to raise very real concerns across the country, and DFI is no exception. In an attempt to become more proactive in addressing these issues, the Department continued to monitor and upgrade its Internet and Intranet components to provide more secure access to the agency's information repositories.

In addition to helping plan, design, and implement the agency's future IT needs, the Information Technology (IT) Branch provided ongoing technological support throughout the year 2000 to all of DFI's employees and was responsible for the Wide Area and Local Area Networks for the central office and for its four field offices.

COMMISSIONERS (1912-2000)

YEAR	COMMISSIONER	GOVERNOR
1912	Thomas J. Smith	James B. McCreary
1916	George G. Speer	Augustus O. Stanley
1920	James Lewis	Edwin P. Morrow
1924	Charles E. Marvin	William J. Fields
1928	O. S. Denny	Flem D. Samson
1930	C. S. Wilson	Flem D. Samson
1931	J. R. Dorman	Ruby Laffoon
1935	Hiram Wilhoit	A. B. Chandler
1939	Hiram Wilhoit	Keene Johnson
1943	Hillard H. Smith	Simeon S. Willis
1948	Henry H. Carter	Earle C. Clements
1951	Henry H. Carter	Lawrence W. Wetherby
1955	R. E. Glenn	Lawrence W. Wetherby
1956	S. Albert Phillips	A. B. Chandler
1958	Earle B. Combs	A. B. Chandler
1960	H. A. Rogers	Bert T. Combs
1964	H. A. Rogers	Edward T. Breathitt
1965	G. D. Beach	Edward T. Breathitt
1968	E. G. Adams	Louie B. Nunn
1971	Lenvil R. Hall	Wendell H. Ford
1971	Perry R. Miller (Acting)	Wendell H. Ford
1973	Howard T. Sallee	Wendell H. Ford
1975	John Williams Jr.	Julian M. Carroll
1980	Randall L. Attkisson	John Y. Brown, Jr,
1982	Foster Pettit (Acting)	John Y. Brown, Jr.
1983	Morris R. Smith	John Y. Brown, Jr.
1983	Tracy Farmer (Acting)	John Y. Brown, Jr.
1983	Neil Welch (Acting)	John Y. Brown, Jr.
1983	Leonard B. Marshall	John Y. Brown, Jr.
1984	Ballard W. Cassady, Jr.	Martha Layne Collins
1986	Thomas B. Miller	Martha Layne Collins
1988	Edward B. Hatchett, Jr.	Wallace G. Wilkinson
1992	Edward B. Hatchett, Jr.	Brereton C. Jones
1994	Edward J. Holmes (Acting)	Brereton C. Jones
1995	J. Rick Jones (Acting)	Brereton C. Jones
1996	Larry D. Lander	Paul E. Patton
1997	Ella D. Robinson (Acting)	Paul E. Patton
1998	Arthur L. Freeman	Paul E. Patton
1999	Ella D. Robinson	Paul E. Patton
2000	Ella D. Robinson	Paul E. Patton

DIVISION OF FINANCIAL INSTITUTIONS

The Division of Financial Institutions is responsible for licensing, chartering and regulating the activities of state-chartered/licensed depository and non-depository financial institutions. The Division's duties are strategically divided among three branches: Bank, Credit Union, and Compliance.

During 2000, each branch began publishing an annual or bi-annual newsletter dealing with topics of interest to the industries regulated. Back issues of the newsletters are available on the Department's website at www.dfi.state.ky.us.

EIGHTY-EIGHTH ANNUAL BANK AND THRIFT REPORT

The primary duties of the Bank Branch include the chartering and regulating of 180 state-chartered commercial banks, five independent trust companies, and one savings association, as well as numerous bank trust departments, bank holding companies, and electronic data processors. As of December 31, 2000, the banks held an aggregate in excess of $29 billion in assets, while the savings association held slightly less than $28 million in assets.

Effective risk management remains the most important characteristic of successful banks. However, risk areas such as electronic banking are receiving more and more attention as technological changes in how financial institutions conduct their business persist. Consequently, refinements to the Department's examination strategy, which focuses on various risk components, continued in 2000 as the agency was more attentive to problem and potentially problem institutions.

The year 2000 was a strong year for Kentucky's state-chartered banks in terms of financial performance. No banks failed, and the Department identified fewer than ten problem banks during the entire year. Through December 31, 2000, Kentucky banks enjoyed a healthy return on assets (ROA) of 1.30%, reflecting a slight increase from year-end 1999. At 9.45%, the core capital (leverage) ratio remained strong.

The Department of Financial Institutions granted five new charters in 2000 for a total of eighteen new charters since 1997. However, the Department expects the establishment of de novo banks to slow down in 2001, as capital has become harder to raise and market opportunities appear not to be as plentiful.

Annual Consolidated Statement of Assets
Kentucky State Banks and Thrifts

YEAR	TOTAL ASSETS
September 4, 1912	$ 110,096,102.83
September 3, 1913	112,556,338.09
September 12, 1914	110,516,100.67
November 10, 1915	110,068,034.26
August 17, 1916	120,217,111.75
September 7, 1917	152,490,422.93
September 5, 1918	175,361,452.29
September 5, 1919	213,365,256.47
September 13, 1920	227,231,768.46
June 30, 1921	220,117,518.15
June 30, 1922	222,284,937.92
June 30, 1923	257,447,342.36
June 30, 1924	260,394,024.52
June 30, 1925	269,730,816.68
June 30, 1926	278,619,057.34
June 30, 1927	308,521,323.67
June 30, 1928	341,300,174.09
June 30, 1929	385,559,868.28
June 30, 1930	364,849,233.33
June 30, 1931	295,881,257.76
June 30, 1932	248,031,078.12
June 30, 1933	231,577,905.49
June 30, 1934	239,624,124.68
June 30, 1935	229,781,437.48
June 30, 1936	250,997,016.66
June 30, 1937	270,699,778.60
June 30, 1938	252,251,968.59
June 30, 1939	266,594,369.49
June 30, 1940	273,977,674.22
June 30, 1941	297,360,610.22
June 30, 1942	340,903,872.17
June 30, 1943	477,658,367.10
June 30, 1944	578,775,786.77
June 30, 1945	904,485,435.10
June 30, 1946	941,787,755.13
June 30, 1947	898,858,508.44
June 30, 1948	932,808,480.54
June 30, 1949	933,714,814.70
June 30, 1950	953,843,874.72
June 30, 1951	1,002,285,106.04
June 30, 1952	1,081,217,820.20
June 30, 1953	1,125,336,205.82
June 30, 1954	1,167,432,270.01
June 30, 1955	1,211,811,536.25
June 30, 1956	1,220,534,082.10

ANNUAL CONSOLIDATED STATEMENT OF ASSETS
KENTUCKY STATE BANKS AND THRIFTS

YEAR	TOTAL ASSETS
June 30, 1957	1,294,391,352.88
June 30, 1958	1,383,757,204.28
June 30, 1959	1,402,074,237.64
June 30, 1960	1,439,285,742.07
June 30, 1961	1,416,812,042.56
June 30, 1962	1,539,385,203.23
June 30, 1963	1,682,807,021.85
June 30, 1964	1,798,326,242.98
June 30, 1965	1,932,620,428.05
June 30, 1966	2,157,183,512.81
June 30, 1967	2,490,156,359.19
June 30, 1968	2,703,101,033.03
June 30, 1969	3,067,136,736.70
June 30, 1970	3,259,015,862.86
June 30, 1971	3,793,329,845.00
June 30, 1972	4,277,132,990.00
June 30, 1973	4,973,878,479.44
June 30, 1974	5,696,240,528.60
June 30, 1975	6,300,190,296.19
June 30, 1976	6,550,032,000.00
June 30, 1977	7,431,081,000.00
June 30, 1978	8,371,752,000.00
June 30, 1979	9,507,372,000.00
June 30, 1980	10,700,084,000.00
June 30, 1981	11,968,250,000.00
June 30, 1982	12,878,728,000.00
June 30, 1983	13,724,157,000.00
June 30, 1984	15,171,523,000.00
June 30, 1985	16,448,822,000.00
June 30, 1986	17,869,731,000.00
June 30, 1987	19,709,513,000.00
June 30, 1988	20,984,582,000.00
December 31, 1988	22,103,771,000.00
December 31, 1989	23,570,033,000.00
December 31, 1990	25,058,852,000.00
December 31, 1991	24,145,642,000.00
December 31, 1992	23,932,903,000.00
December 31, 1993	24,825,281,000.00
December 31, 1994	26,860,360,000.00
December 31, 1995	26,765,509,000.00
December 31, 1996	28,414,146,000.00
December 31, 1997	24,975,052,000.00
December 31, 1998	25,811,929,000.00
December 31, 1999	26,800,458,000.00
December 31, 2000	**29,135,528,000.00**

Consolidated Condition and Income Data
Kentucky State Banks and thrifts (000s Omitted)

	181 BANKS & 1 THRIFT DEC. 31, 2000	CHANGE	191 BANKS & 1 THRIFT DEC. 31, 1999
Net income	346	3.28%	335
Total assets	29,136	8.72%	26,800
Earning assets	26,921	8.72%	24,762
Total loans & leases	19,528	6.06%	18,413
Other real estate owned	34	25.93%	27
Total deposits	22,757	10.01%	20,686
Equity Capital	2,800	11.69%	2,507

PERFORMANCE RATIOS

	191 BANKS & 1 THRIFT DEC. 31 2000
Yield on earning assets	8.84
Cost of fundding earning assets	4.37
Net interest margin	4.47
Non-interst income to average earning assets	1.07
Non-interest expense to average earning assets	3.21
Net charge-offs to loans and leases	0.35
Credit loss provision to net charge-offs	137.79
Net operating income to average assets	1.32
Returned earnings to average equity	6.66
Return on assets	1.30
Return on equity	13.56
Percent of unprofitable institutions	6.08
Percent of institutions with earnings gains	64.09

CONDITION RATIOS

Net loans and leases to assets	66.15
Loss allowance to loans and leases	1.28
Loss allowance to non-currentloans and leases	173.38 `
Non-current loans and leases to total loans and leases	0.74
Non-performing assets to total assets	0.61
Core deposits to total liabilities	74.74
Equity capital to total assets	9.64
Core (leverage) capital ratio	9.45
Total capital to risk-weighted assets	14.27

TOTAL ASSETS
KENTUCKY STATE BANKS AND THRIFTS (000S OMITTED)

DECEMBER 31, 2000

BANK	CITY	TOTAL ASSETS
Bank of Clinton Co.,Inc.	Albany	42,633
Citizens Bank of Albany	Albany	78,315
Citizens Deposit Bank of Arlington, Inc.	Arlington	72,152
Classic Bank, Inc.	Ashland	105,741
Heritage Bank of Ashland	Ashland	65,069
Kentucky Bank & Trust	Ashland	122,269
Town Square Bank	Ashland	29,396
Auburn Banking Co.	Auburn	52,622
Community Bank of Kentucky, Inc.	Bardstown	55,135
Farmers Bank & Trust Co.	Bardstown	188,224
Kentucky Home Bank, Inc.	Bardstown	37,576
Wilson & Muir Bank & Trust Co.	Bardstown	182,118
Bardwell Deposit Bank	Bardwell	69,615
Kentucky Trust Bank	Beaver Dam	70,529
Bedford Loan & Deposit Bank	Bedford	47,334
Bank of Benton	Benton	241,957
Peoples Bank and Trust Co. of Madison County	Berea	176,025
Farmers State Bank	Booneville	36,762
American Bank & Trust Company, Inc.	Bowling Green	19,683
Citizens First Bank	Bowling Green	73,863
Meade County Bank, Inc.	Brandenburg	80,758
Bank of Edmonson Co.	Brownsville	125,857
Brownsville Deposit Bank	Brownsville	45,686
Bank of Buffalo	Buffalo	37,073
Citizens Bank of Cumberland County, Inc.	Burkesville	19,315
Bank of Cadiz and Trust Co.	Cadiz	75,174
Calvert Bank	Calvert City	66,341
United Citizens Bank & Trust Co.	Cambellsburg	73,150
Citizens Bank & Trust Co.	Campbellsville	96,541
Taylor County Bank	Campbellsville	100,100
Farmers and Traders Bank of Campton	Campton	35,570
Bank of Caneyville	Caneyville	31,733
Pioneer Bank	Canmer	66,473
Deposit Bank of Carlisle	Carlisle	54,112
Kentucky-Farmers Bank of Catlettsburg	Catlettsburg	128,817
The Cecilian Bank	Cecilia	215,429
Peoples State Bank	Chaplin	36,378
Bank of Clarkson	Clarkson	90,751

TOTAL ASSETS
KENTUCKY STATE BANKS AND THRIFTS (000S OMITTED) DECEMBER 31, 2000

BANK	CITY	TOTAL ASSETS
Clinton Bank	Clinton	43,648
Breckinridge Bank	Cloverport	21,301
Bank of Columbia	Columbia	102,831
Bank of Corbin	Corbin	29,312
Fifth Third Bank, Northern Kentucky, Inc.	Covington	1,226,069
Peoples Bank of Northern Kentucky, Inc.	Crestview Hills	188,064
The Harrison Deposit Bank & Trust Co.	Cynthiana	52,780
Heritage Community Bank	Danville	48,016
Dixon Bank	Dixon	42,275
The Bank of Kentucky, Inc.	Dry Ridge	470,953
Bank of Ohio County, Inc.	Dundee	56,042
Elkton Bank & Trust Company	Elkton	82,258
Farmers Deposit Bank	Eminence	144,729
Heritage Bank, Inc.	Erlanger	174,693
United Kentucky Bank of Pendleton County, Inc.	Falmouth	32,418
The Peoples Bank of Fleming Co.	Flemingsburg	123,854
The Bankers' Bank of Kentucky, Inc.	Frankfort	33,119
Farmers Bank & Capital Trust Co.	Frankfort	601,752
Franklin Bank & Trust Co.	Franklin	181,747
South Central Bank of Bowling Green, Inc.	Franklin	151,374
Fredonia Valley Bank	Fredonia	42,496
Fulton Bank	Fulton	55,166
Citizens Bank (Kentucky), Inc.	Georgetown	110,172
The Farmers Bank & Trust Co.	Georgetown	148,726
Bank of Germantown	Germantown	28,930
Edmonton State Bank	Glasgow	154,200
Kentucky Banking Centers, Inc.	Glasgow	85,942
South Central Bank of Barren County, Inc.	Glasgow	171,135
United Community Bank	Glasgow	52,495
The Commercial Bank of Grayson	Grayson	133,806
Greensburg Deposit Bank & Trust Co.	Greensburg	74,376
Peoples Bank & Trust Co.	Greensburg	80,497
The Farmers Bank	Hardinsburg	67,466
The Bank of Harlan	Harlan	80,461
State Bank & Trust Co.	Harrodsburg	97,772
Citizens Bank	Hartford	17,942
Commonwealth Community Bank, Inc.	Hartford	111,122
Hancock Bank and Trust Co.	Hawesville	90,756

TOTAL ASSETS
KENTUCKY STATE BANKS AND THRIFTS (000S OMITTED)

DECEMBER 31, 2000

BANK	CITY	TOTAL ASSETS
Peoples Bank & Trust Co. of Hazard	Hazard	178,684
Hebron Deposit Bank	Hebron	109,754
The Citizens Bank	Hickman	62,592
Bank of Hindman	Hindman	100,060
The Peoples State Bank	Hodgenville	57,422
Planters Bank, Inc.	Hopkinsville	129,847
United Southern Bank	Hopkinsville	97,096
Hyden Citizens Bank	Hyden	87,135
Inez Deposit Bank	Inez Deposit Bank	84,745
First State Bank	Irvington	108,981
First Security Bank & Trust, McClean	Island	24,331
Citizens Bank & Trust Co. of Jackson	Jackson	93,586
Bank of Jamestown	Jamestown	96,070
USAccess Bank	Jeffersontown	269,523
The Kevil Bank	Kevil	34,037
THE BANK - Oldham County	LaGrange	106,828
Century Bank of Kentucky, Inc.	Lawrenceburg	25,093
Peoples Bank	Lebanon	37,528
Citizens Bank & Trust Co. of Grayson Co.	Leitchfield	77,827
Leitchfield Deposit Bank & Trust Co.	Leitchfield	77,118
Lewisburg Banking Company	Lewisburg	52,491
Bank of the Bluegrass and Trust Co.	Lexington	101,043
Central Bank & Trust Co.	Lexington	888,054
First Security Bank of Lexington	Lexington	134,133
The Vine Street Trust Co.	Lexington	289,130
The Casey County Bank	Liberty	105,351
Peoples Security Bank	Louisa	39,993
Bank of Louisville & Trust Co.	Louisville	1,617,261
Fifth Third Bank, Kentucky, Inc.	Louisville	2,278,203
First Bank, Inc.	Louisville	117,452
The First Capital Bank of Kentucky	Louisville	203,251
Louisville Community Development Bank, Inc.	Louisville	33,930
Republic Bank & Trust Co.	Louisville	1,508,345
River City Bank, Inc.	Louisville	168,795
Stock Yards Bank & Trust Co.	Louisville	852,141
Bank of Lowes	Lowes	1,297
First United Bank of Hopkins County, Inc.	Madisonville	68,808
Madisonville Building & Loan	Madisonville	27,691
West Kentucky Bank, Inc.	Madisonville	293,906

TOTAL ASSETS
KENTUCKY STATE BANKS AND THRIFTS (000S OMITTED)

DECEMBER 31, 2000

BANK	CITY	TOTAL ASSETS
Bank of Magnolia	Magnolia	74,821
Farmers Bank & Trust Co., of Marion	Marion	89,192
The Peoples Bank	Marion	22,609
First Guaranty Bank	Martin	36,274
Exchange Bank	Mayfield	127,828
Bank of Maysville	Maysville	103,931
Security Bank & Trust Co.	Maysville	45,419
Citizens Bank	McKee	109,203
Jackson County Bank	McKee	96,298
Farmers Deposit Bank of Middleburg, Inc.	Middleburg	46,304
Commonwealth Bank & Trust Company	Middletown	271,361
Farmers Bank of Milton	Milton	85,895
The Monticello Banking Company	Monticello	215,086
The Citizens Bank	Morehead	53,180
Peoples Bank	Morehead	57,996
Green River Bank	Morgantown	49,150
Morgantown Bank & Trust Co., Inc.	Morgantown	107,020
Traditional Bank, Inc.	Mount Sterling	391,598
The Peoples Bank	Mount Washington	127,153
Hart County Bank and Trust Co.	Munfordville	31,657
Citizens Bank	New Liberty	15,112
Citizens Bank of Campbell County, Inc.	Newport	145,453
The Farmers Bank	Nicholasville	79,042
Area Bank	Owensboro	2,453,037
First Security Bank of Owensboro, Inc.	Owensboro	93,741
Independence Bank of Kentucky	Owensboro	211,310
South Central Bank of Daviess County, Inc.	Owensboro	129,378
First Farmers Bank & Trust Co.	Owenton	68,399
Peoples Bank & Trust Company	Owenton	63,431
Owingsville Banking Company	Owingsville	44,166
The Paducah Bank & Trust Co.	Paducah	292,972
Kentucky Bank	Paris	369,927
First State Bank of Pineville	Pineville	187,934
First Commonwealth Bank of Prestonsburg, Inc,	Prestonsburg	168,730
Farmers Bank and Trust Co., Princeton	Princeton	88,882
First Bank & Trust Co. of Princeton	Princeton	83,753
West Point Bank	Radcliff	47,261
The Bank of Mt. Vernon	Richmond	132,153
Citizens Guaranty Bank	Richmond	90,609

TOTAL ASSETS
KENTUCKY STATE BANKS AND THRIFTS (000S OMITTED)

DECEMBER 31, 2000

BANK	CITY	TOTAL ASSETS
Madison Bank	Richmond	90,540
PBK BANK, INC.	Richmond	152,740
First & Peoples Bank	Russell	200,233
The Sacramento Deposit Bank	Sacramento	42,710
The Salt Lick Deposit Bank	Salt Lick	47,938
Sebree Deposit Bank	Sebree	22,059
Citizens Union Bank of Shelbyville	Shelbyville	332,285
Shelby County Trust Bank	Shelbyville	188,865
Bullitt County Bank	Shepherdsville	110,422
First Citizens Bank	Shepherdsville	140,050
The Peoples Bank of Bullitt Co.	Shepherdsville	159,850
Cumberland Security Bank, Inc.	Somerset	111,505
Springfield State Bank	Springfield	137,610
The Peoples Exchange Bank of Beattyville	Stanton	116,842
The Peoples Bank	Taylorsville	89,616
Deposit Bank of Monroe Co.	Tompkinsville	94,408
Peoples Bank of Tompkinsville	Tompkinsville	55,409
Citizens Deposit Bank & Trust	Vanceburg	115,021
First Community Bank Lewis County	Vanceburg	29,205
United Bank & Trust Co.	Versailles	144,316
Bank of the Mountains, Inc.	West Liberty	42,722
Commercial Bank	West Liberty	101,722
The Bank of Whitesburg	Whitesburg	148,833
Bank of McCreary Co.	Whitley City	95,795
Citizens State Bank of Ballrd County	Wickliffe	61,249
Eagle Bank, Inc.	Williamstown	120,294
Grant County Deposit Bank	Williamstown	79,521
Total Assets		**29,135,528**

Trust Assets

Kentucky State Chartered Independent Trust Companies (000s Omitted) December 31, 2000

NAME	CITY	TOTAL TRUST ACCOUNT ASSETS
Kentucky Trust Company	Danville	$230,971
Louisville Trust Company	Louisville	29,234
Hilliard Lyons Trust Company	Louisville	2,323,402
Kentucky Home Trust Company	Louisville	58,578
Area Trust Company	Owensboro	1,016,877
Total		**$3,659,062**

TOTAL ASSETS
KENTUCKY STATE BANKS TRUST DEPARTMENTS (000S OMITTED)

DECEMBER 31, 2000

BANK	CITY	TOTAL ASSETS UNDER MANAGEMENT
Kentucky Bank & Trust	Ashland	$241,553
Farmers Bank & Trust Company	Bardstown	1,753
Wilson & Muir Bank & Trust Company	Bardstown	8
Kentucky Trust Bank	Beaver Dam	850
Bank of Benton	Benton	2,384
Bank of Cadiz & Trust Company	Cadiz	9,492
Deposit Bank of Carlisle	Carlisle	307
Clinton Bank	Clinton	3,288
Fifth Third Bank-Northern KY	Covington	301,486
Peoples Bank of Northern Kentucky, Inc.	Crestview hills	52,088
Harrison Deposit Bank & Trust Company	Cynthiana	9,824
Bank of Kentucky	Dry Ridge	18,206
Elkton Bank & Trust Company	Elkton	3,391
Farmers Deposit Bank	Eminence	15,756
The Peoples Bank of Fleming County	Flemingsburg	4,000
Farmers Bank & Capital Trust Company	Frankfort	270,160
Franklin Bank & Trust Company	Franklin	178
Fulton Bank	Fulton	5,974
Farmers Bank & Trust Company	Georgetown	-
Greensburg Deposit Bank & Trust Company	Greensburg	99
The Peoples Bank & Trust Company	Greensburg	2,531
The Bank of Harlan	Harlan	4,047
State Bank & Trust Company	Harrodsburg	3,809
Commonwealth Communtiy Bank, Inc.	Hartford	600
Hancock Bank & Trust Company	Hawesville	3,616
Peoples Bank & Trust Company	Hazard	4,772
The Citizens Bank	Hickman	3,747
Citizens Bank & Trust Company	Jackson	13,709
Bank of the Bluegrass & Trust Company	Lexington	75,396
Central Bank	Lexington	426,703
The Vine Street Trust Company	Lexington	241,276
Bank of Louisville	Louisville	1,261,968
Republic Bank & Trust Company	Louisville	988,878
Stock Yards Bank & Trust Company	Louisville	1,001,308
The Fifth Third Bank, Kentucky, Inc.	Louisville	1,495,223
West Kentucky Bank, Inc.	Madisonville	4,376
Farmers Bank & Trust Company	Marion	1,149
Bank of Maysville	Maysville	10,471

TOTAL ASSETS
KENTUCKY STATE BANKS TRUST DEPARTMENTS (000S OMITTED)

DECEMBER 31, 2000

BANK	CITY	TOTAL ASSETS UNDER MANAGEMENT
Security Bank & Trust Company	Maysville	2,012
Farmers Deposit Bank	Middleburg	4
Commonwealth Bank and Trust Company	Middletown	489,789
Monticello Banking Company	Monticello	17,837
Morgantown Bank & Trust Company	Morgantown	4,942
Traditional Bank, Inc.	Mount sterling	26,847
Hart County Bank	Munfordville	4,479
Independence Bank of Kentucky	Owensboro	45,202
Peoples Bank & Trust Company	Owenton	739
The Paducah Bank & Trust Company	Paducah	76,381
Kentucky Bank	Paris	87,503
Farmers Bank & Trust Company	Princeton	10,764
First Bank & Trust Company	Princeton	-
First & Peoples Bank	Russell	79,304
Citizens Union Bank of Shelbyville	Shelbyville	1,320
Shelby County Trust Bank	Shelbyville	222,555
First Citizens Bank	Sheperdsville	163,705
Cumberland Security Bank	Somerset	6,827
United Bank & Trust Company	Versailles	-
Eagle Bank, Inc.	Williamstown	5,649
Grant County Deposit Bank	Williamstown	1,515
TOTALS		**$7,731,750**

"-" Indicates the bank reported trust powers are exercised, but total assets were not reported.

New Bank Charters, Bank Conversions, Name Changes, Mergers, and Main Office Relocations

BANK CHARTERS

2-21-00 Town Square Bank, Ashland, Kentucky

4-3-00 Bank of Corbin, Corbin, Kentucky

7-1-00 Citizens Bank of Cumberland County, Inc., of Burkesville, Kentucky

7-5-00 Century Bank of Kentucky, Inc. of Lawrenceburg, Kentucky

7-5-00 American Bank and Trust Company, Inc. of Bowling Green, Kentucky

TRUST COMPANY CHARTER

8-18-00 Area Trust Company, Owensboro, Kentucky

CONVERSIONS

6-30-00 Classic Bank, FSB, Ashland, Kentucky converted to a state-charter under the name of Classic Bank, Inc., Ashland, Kentucky

6-26-00 Lexington Trust Company, Lexington, Kentucky converted to a national-chartered trust company

NAME CHANGE

1-11-00 Camelot Trust Company, Louisville, changed its name to Louisville Trust Company

2-23-00 The Central Bank, USA, Jeffersontown, changed its name to USAccess Bank

4-14-00 Mercantile Bank of Kentucky changed its name to Firstar Bank, Kentucky

6-26-00 NCF Bank & Trust Company, Bardstown, changed its name to Community Bank of Kentucky, Inc.

7-25-00 Peoples Bank of Kentucky, Richmond, changed its name to PBK BANK, INC.

10-20-00 Georgetown Bank and Trust Company, Georgetown, changed its name to Citizens Bank Kentucky, Inc.

MERGERS

4-14-00 Firstar Bank Kentucky, Paducah merged into Firstar Bank, National Association, Cincinnati, Ohio

5-19-00 First Kentucky Bank, Sturgis, merged into National City Bank, Evansville Indiana

7-14-00 Trigg County Farmers Bank, Cadiz, merged into Integra Bank, National Association, Evansville, Indiana

NEW BANK CHARTERS, BANK CONVERSIONS, NAME CHANGES, MERGERS, AND MAIN OFFICE RELOCATIONS

9-30-00 Powell Country Bank, Stanton, Kentucky, merged into Whitaker Bank, National Association

10-1-00 Traditional Bank, Lexington, Kentucky, merged into Traditional Bank, Mt. Sterling, Kentucky

10-20-00 Citizens Bank, Sharpsburg, Kentucky, merged into Georgetown Bank and Trust Company, Georgetown, Kentucky

MAIN OFFICE RELOCATIONS

2-10-00 Monticello Banking Company, Somerset Kentucky redesignated its main office to 116 North Main Street, Monticello, KY

8-1-00 Citizens Union Bank of Shelbyville, Taylorsville, Kentucky relocated its main office to 1854 Midland Trail, Shelbyville, Kentucky 40065

8-17-00 Peoples Bank of Northern Kentucky, Inc, Hebron, Kentucky redesignated its main office to 111 Lookout Farm Drive, Crestview Hills, Kentucky 41017

8-22-00 Kentucky Trust Bank, Owensboro, Kentucky relocated its main office to 200 N. Main Street, Beaver Dam, Kentucky 42320

8-25-00 First Farmers Bank & Trust Company, Warsaw, Kentucky relocated its main office to 127 N. Thomas Street, Box 188, Owenton, Kentucky 40359

8-30-00 The Casey County Bank, Liberty, Kentucky relocated its main office to 176 Wallace Wilkinson Boulevard, Liberty, Kentucky

CORPORATE REORGANIZATION

8-18-00 Area Bancshares Corporation, Owensboro, Kentucky
&
9-30-00 Corporate Reorganization which resulted in one state chartered bank, Area Bank, Owensboro, Kentucky and one state chartered trust company, Area Trust Company, Owensboro, Kentucky through the merger and consolidation of the following state and national banks: The Bank of Lyon County, Eddyville; Bank of Livingston County, Tiline; Dees Bank of Hazel, Hazel; Peoples Bank of Murray, Murray; Broadway Bank and Trust, Paducah; Owensboro National Bank, Owensboro; Alliance Bank, Somerset; Citizens Deposit Bank of Calhoun, Kentucky, Calhoun; First & Peoples Bank, Springfield, Kentucky, Springfield; HNB Bank, NA, Harlan; Southern Deposit Bank, Russellville; Bowling Green Bank and Trust Company, NA, Bowling Green; First City Bank and Trust Company, Hopkinsville; Jefferson Banking Company, Louisville; The New Farmers National Bank of Glasgow, Glasgow; and Peoples Commercial Bank, Winchester.

Sixty-Seventh Annual Credit Union Report

The Credit Union Branch supervises the activities of 44 Kentucky state-chartered credit unions, ranging in size from $91,850 to $449,364,992. The number of credit unions under supervision by this branch continues to decline, as consolidations remain prevalent in the industry.

Kentucky's state-chartered credit unions experienced another financially healthy year in 2000. Earnings remained stable and continued to provide for capital maintenance while capital ratios remained above national averages. A noticeable and somewhat disturbing trend was the increase in the Total Loans to Total Assets ratio, which was higher in 2000 than it had been in over the past five years. As a result of this increase, the Department's examiners have been scrutinizing the area of Asset/Liability Management more closely.

Aggregate assets grew at a rate of 6.66 percent, with December 31, 2000 totals exceeding $957 million. Some of the growth is attributed to consolidations and expansions in credit unions' fields of membership. The Department of Financial Institutions approved three mergers during the year.

The National Credit Union Administration (NCUA) released a new examination system in 2000 for federal and state credit union examiners. Branch Manager Randy Duncan continues to serve as a member of the NCUA's Technology Development Group whose function is to assist in developing and testing new examination software.

Annual Consolidated Statement of Assets
Kentucky State Chartered Credit Unions

YEAR	TOTAL ASSETS
June 30, 1934	391,943
June 30, 1935	725,535
June 30, 1936	1,249,342
June 30, 1937	1,660,520
June 30, 1938	1,696,127
June 30, 1939	2,057,015
June 30, 1941	3,146,257
June 30, 1942	3,251,825
June 30, 1943	2,982,267
June 30, 1944	3,088,248
June 30, 1945	3,505,257
June 30, 1946	4,144,653
June 30, 1947	4,995,675
June 30, 1948	6,083,221
June 30, 1949	7,107,044
June 30, 1950	8,334,194
June 30, 1951	8,179,622
June 30, 1952	10,516,625
June 30, 1953	12,623,784
June 30, 1954	14,781,357
June 30, 1955	16,702,656
June 30, 1956	19,107,017
June 30, 1957	21,437,514
June 30, 1958	23,623,385
June 30, 1959	26,447,334
June 30, 1960	27,979,449
June 30, 1961	29,357,256
June 30, 1962	31,739,280
June 30, 1963	34,501,791
June 30, 1964	39,301,082
June 30, 1965	43,391,089
June 30, 1966	46,430,845
June 30, 1967	50,065,518
June 30, 1968	53,669,699
June 30, 1969	58,409,409
June 30, 1970	64,297,546
June 30, 1971	71,728,169
June 30, 1972	81,246,995
June 30, 1973	91,221,819
June 30, 1974	100,937,750

Annual Consolidated Statement of Assets
Kentucky State Chartered Credit Unions

YEAR	TOTAL ASSETS
June 30, 1975	113,438,105
June 30, 1976	129,079,696
June 30, 1977	147,094,455
June 30, 1978	169,281,627
June 30, 1979	176,261,333
June 30, 1980	170,888,349
June 30, 1981	198,916,832
June 30, 1982	190,721,775
June 30, 1983	226,257,290
June 30, 1984	270,077,766
June 30, 1985	324,359,567
June 30, 1986	465,930,836
June 30, 1987	534,721,314
June 30, 1988	522,854,417
December 31, 1988	486,976,000
December 31, 1989	482,857,000
December 31, 1990	509,758,691
December 31, 1991	554,628,084
December 31, 1992	610,893,902
December 31, 1993	643,540,808
December 31, 1994	670,077,079
December 31, 1995	697,585,006
December 31, 1996	726,727,477
December 31, 1997	782,580,308
December 31, 1998	855,559,615
December 31, 1999	897,712,452
December 31, 2000	**$957,541,750**

Consolidated Report of Condition
Kentucky State Credit Unions

	DEC. 1997	DEC. 1998	% CHG	DEC. 1999	% CHG	DEC. 2000	% CHG
ASSETS:							
Total Cash	16,391,577	18,656,343	13.82	36,261,123	94.36	70,680,406	94.92
Total Investments	203,905,979	250,704,649	22.95	211,149,860	-15.78	169,145,635	-19.89
Total Loans	539,503,569	561,617,942	4.10	620,490,506	10.48	684,316,157	10.29
Allowance for Loan & Lease Losses	5,897,204	6,909,039	17.16	6,460,133	-6.50	7,021,672	8.69
Total Assets	782,580,308	855,559,615	9.33	897,712,452	4.93	957,541,750	6.66
LIABILITIES, SHARES AND EQUITY:							
Total Liabilities	5,750,314	5,009,496	-12.88	5,762,544	15.03	6,261,551	8.66
Total Savings / Deposits	656,192,930	721,544,495	9.96	754,220,335	4.53	804,250,607	6.63
Total Equity	120,106,371	129,005,624	7.41	137,729,573	6.76	147,029,592	6.75
Total Savings & Equity	776,299,301	850,550,119	9.56	891,949,908	4.87	951,280,199	6.65
Total Liab / Savings / Equity	782,580,308	855,559,615	9.33	897,712,452	4.93	957,541,750	6.66
INCOME AND EXPENSE:							
Total Interest Income	61,468,919	65,221,437	6.10	66,782,420	2.39	72,265,144	8.21
Total Interest Expense	29,960,368	32,264,462	7.69	32,631,203	1.14	36,224,338	11.01
Provision for Loan & Lease Losses	4,173,117	4,713,384	12.95	2,735,226	-41.97	3,594,294	31.41
Net Interest Income After PII	27,335,434	28,243,591	3.32	31,415,991	11.23	32,446,512	3.28
Total Non Interest Inc.	696,313	6,494,993	14.02	7,517,299	15.74	8,427,529	12.11
Total Non-interest Expense	23,705,192	26,035,967	9.83	29,095,591	11.75	31,594,101	8.59
NET INCOME:	9,326,555	8,702,617	-6.69	9,837,699	13.04	9,279,940	-5.67
TOTAL CU's	52	50	-3.85	47	-6.00	44	-6.38

Selected Composite Operating Ratios
Kentucky State Chartered Credit Unions

	DEC 1997	DEC 1998	DEC 1999	DEC 2000
CAPITAL ADEQUACY:				
Net Worth / Total Assets	15.33%	15.04%	15.37%	15.34%
Total Delinquent Loans / Net Worth	4.99%	4.31%	3.96%	4.33%
ASSET QUALITY:				
Delinquent Loans / Total Loans	1.11%	0.99%	0.88%	0.93%
Net Charge-Offs / Avg Loans	0.70%	0.68%	0.53%	0.47%
EARNINGS:				
Return on Average Assets	1.24%	1.06%	1.12%	1.00%
Gross Income / Average Assets	8.90%	8.76%	8.48%	8.70%
Cost of Funds / Avg Assets	3.97%	3.94%	3.72%	3.91%
Operating Exp / Avg Assets	3.14%	3.18%	3.32%	3.41%
Fixed Assets & Oreos / Total Assets	2.13%	2.23%	2.47%	2.65%
ASSET/LIABILITY MANAGEMENT:				
Net Long-Term Assets / Total Assets	12.01%	13.85%	13.95%	13.24%
Total Loans / Total Assets	68.94%	65.64%	69.12%	71.47%
OTHER RATIOS:				
Net Worth Growth	8.42%	7.24%	7.20%	6.46%
Market (Share) Growth	7.44%	9.96%	4.53%	6.63%
Asset Growth	7.69%	9.33%	4.93%	6.66%

CREDIT UNION MERGERS AND LIQUIDATIONS

The Department of Financial Institutions approved the following mergers:

Janurary 2000	St. Monica Credit Union, Bardstown merged into Fort Knox Federal Credit Union
March 2000	First Commonwealth Credit Union Credit Union, Louisville merged into L & N Federal Credit Union
June 2000	St. Henry Parish Credit Union, Edgewood merged into C&O United Credit Union

Report of Condition
Kentucky State Credit Unions

NAME	CITY	TOTAL ASSETS
ALCAN EMPLOYEES	LOUISVILLE	$2,414,068
ASHLAND INC EMPLOYEES	ASHLAND	$91,853,594
B. C. B. S.	LOUISVILLE	$4,090,698
BEREA	BEREA	$1,191,466
BOURBON	LOUISVILLE	$220,313
BROWN-FORMAN EMPLOYEES	LOUISVILLE	$5,399,645
C&O UNITED	EDGEWOOD	$9,335,431
COMMONWEALTH	FRANKFORT	$449,364,992
COURIER JOURNAL AND TIMES	LOUISVILLE	$5,582,408
COVINGTON CITY EMPLOYEES	COVINGTON	$1,754,421
DIXIE CUP	LEXINGTON	$744,136
FANCY FARM	FANCY FARM	$8,248,729
FERRY MORSE (FULTON)	FULTON	$256,526
GTKY	LEXINGTON	$41,132,144
JOCKEY INTERNATIONAL CU, INC. OF KY	CARLISLE	$967,496
K.A.W.A.	LEXINGTON	$354,511
KEMBA LOUISVILLE	LOUISVILLE	$29,833,564
KENESCO	ASHLAND	$2,123,847
KENTUCKY CONFERENCE	LEXINGTON	$585,149
KENTUCKY EMPLOYEES	FRANKFORT	$40,101,374
KITCO EMPLOYEES	LOUISVILLE	$3,910,833
KNOTTSVILLE	PHILPOT	$641,127
LETCHER COUNTY TEACHERS	WHITESBURG	$857,344
LEXINGTON POSTAL	LEXINGTON	$13,205,202
LOUISVILLE DISTRICT US ENGINEER EMP	LOUISVILLE	$2,991,788
LOUISVILLE FEDERAL	LOUISVILLE	$21,862,363
LOUISVILLE GAS AND ELECTRIC COMPANY	LOUISVILLE	$15,009,997
LOUISVILLE NAVAL ORDNANCE	LOUISVILLE	$20,653,254
LOUISVILLE POLICE OFFICERS	LOUISVILLE	$8,658,638
MEMBERS CHOICE	ASHLAND	$59,000,158
MEMBERS ONE CREDIT UNION, INC.	LOUISVILLE	$4,185,034
METRO EMPLOYEES	LEXINGTON	$5,801,310
MUHLENBERG COMMUNITY HOSPITAL	GREENVILLE	$339,030
NEWPORT POSTAL	UNION	$510,124
PADUCAH CITY EMPLOYEES	PADUCAH	$2,194,032
PROGRESS	LOUISVILLE	$91,850
RURAL COOPERATIVES	LOUISVILLE	$27,435,441
SERVICE ONE	BOWLING GREEN	$53,920,683

Report of Condition
Kentucky State Credit Unions

NAME	CITY	TOTAL ASSETS
ST. AUGUSTINE	COVINGTON	$364,315
ST. JOHN'S PARISH	COVINGTON	$98,093
TARCANA	LOUISVILLE	$3,831,011
TEXAS GAS EMPLOYEES	OWENSBORO	$6,473,238
TRANSIT	FT WRIGHT	$695,953
WHITESVILLE COMMUNITY	WHITESVILLE	$9,256,420

FOURTH ANNUAL COMPLIANCE REPORT

The Compliance Branch licenses and regulates mortgage brokers and companies, check cashers, consumer and industrial loan companies, and companies who sell money order (sale of checks). As of December 31, 2000, this branch supervised nearly 1,300 licensees in all categories.

While the number of consumer and industrial loan companies licenses have been stable, the Department has seen an explosion of licenses in the mortgage and check casher areas. The table below reflects the growth in these areas:

License Type	# Of Licenses December 31, 1994	# of Licenses December 31, 2000
Mortgage Companies	50	92
Mortgage Brokers	86	388
Check Cashers	16	398

The primary reasons for the substantial increase in these licenses appear to be the overall favorable state and national economy experienced during this timeframe, coupled with the fact that these entities provide a service niche that other financial institutions have not met.

Examination initiatives for mortgage brokers/companies and check cashers continue to grow. A new examination program for mortgage entities became effective in 1998, with a total of 125 examinations conducted in 1998, 170 in 1999, and 180 in 2000. In addition, changes to Kentucky law governing check cashers became effective in April 1998, which required the branch to establish examination procedures consistent with the new law. A total of 137 examinations were conducted in 1998, 289 in 1999, and 342 in 2000 on the check cashing industry. Another 391 examinations were conducted on consumer and industrial loan companies in 2000.

SIXTY-SEVENTH CONSUMER LOAN REPORT

Annual Consolidated Statement of Assets
Kentucky Consumer Loan Companies

YEAR	TOTAL ASSETS
December 31, 1970	215,167,905
December 31, 1971	226,157,998
December 31, 1972	239,477,617
December 31, 1973	245,215,588
December 31, 1974	229,683,167
December 31, 1975	208,570,020
December 31, 1976	211,463,297
December 31, 1977	239,296,246
December 31, 1978	268,373,094
December 31, 1979	293,273,325
December 31, 1980	259,294,136
December 31, 1981	211,028,452
December 31, 1982	232,543,585
December 31, 1983	321,540,852
December 31, 1984	382,601,061
December 31, 1985	421,405,340
December 31, 1986	493,127,698
December 31, 1987	566,180,285
December 31, 1988	640,725,342
December 31, 1989	667,957,592
December 31, 1990	696,270,222
December 31, 1991	730,091,564
December 31, 1992	761,442,628
December 31, 1993	822,215,474
December 31, 1994	852,349,610
December 31, 1995	842,469,339
December 31, 1996	892,877,819
December 31,1997	690,503,783
December 31, 1998	675,952,908
December 31, 1999	728,313,360
December 31, 2000	**$715,191,067**

Consolidated Report of Condition
Kentucky Consumer Loan Companies

TOTALS FOR STATE	340 CL COS. DEC. 31, 2000	CHANGE	334 CL COS. DEC. 31, 1999
ASSETS			
Cash and Due from Depositor Institutions	18,121,827	-64.74%	51,393,275
Loans Receivable:			
Add-on Loans, Net of Unearned Interest	594,401,025	9.99%	540,432,771
Percent Per Month Basis Loans	79,298,075	3.94%	76,294,730
Total Loans, Net of Unearned Interest	673,699,100	9.22%	616,821,662
Less: Reserve for Bad Debts	27,734,097	-3.84%	28,842,867
Total Loans Receivable, Net of Unearned Interest and Reserves	645,965,003	9.66%	589,036,415
Premises and Fixed Assets (Net of Depreciation)	5,919,149	-0.07%	5,923,302
Deferred Charges and Prepaid Expenses	4,544,397	50.04%	3,028,713
Other Assets Used in Consumer Loan Business	40,640,690	-48.51%	78,931,655
Total Assets Used in Consumer Loan Business	**715,191,067**	**-1.80%**	**728,313,360**
LIABILITIES & CAPITAL or NET WORTH			
Other Liabilities	494,761,866	-7.04%	532,256,034
Total Liabilities	494,761,866	-7.04%	532,256,034
CAPITAL and NET WORTH CORPORATIONS:			
Capital Stock	9,127,223	24.87%	7,309,160
Paid-in Surplus	56,001,203	-6.79%	60,079,998
Earned Surplus	19,987,874	112.71%	9,396,575
INDIVIDUALS AND PARTNERSHIPS			
Net Worth	19,007	-92.82%	264,774
Individual Licensed Offices Net Worth	135,293,894	13.69%	119,006,819
TOTAL LIABILITIES & CAPITAL or NET WORTH	715,191,067	-1.80%	728,313,360

Loans Made in 2000 Classified by Collateral
Kentucky Consumer Loan Companies

COLLATERAL	2000 AMOUNT	PERCENT TOTAL	1999 AMOUNT
Personal Items/Household Goods	188,390,730	34.16%	140,426,576
Motor Vehicles	84,532,319	14.08%	74,097,906
Motor Vehicles & Personal Items	140,864,139	24.04%	113,560,658
Real Estate	52,438,496	-15.25%	61,870,733
Unsecured Notes	172,505,150	14.42%	150,759,166
Endorsed and/or Co-Maker Notes	8,108,021	-4.18%	8,462,015
Other Considerations	17,252,394	9.22%	15,796,106
Total	664,091,249	17.54%	564,973,160

KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
ABC Finance Company, Inc. (#1)			
	4046 Fort Campbell Boulevard	Hopkinsville	1647
ABC Finance Company, Inc. (#2)			
	407B Highway 62W	Princeton	1648
Able Loan Company			
	644B North Broadway	Lexington	1153
Access Financial Services, Inc.			
	3115 Commonwealth Court, A3	Owensboro	1638
Action Loan Company			
	143 West Market Street	Louisville	1131
Albany Loan Company			
	195 Westview Shopping Center	Albany	1382
American General Finance of America, Inc.			
	1504 Greenup Avenue, Suite 4	Ashland	1396
	600 US 31 West Bypass, Suite 3A	Bowling Green	33
	113 West Main Street	Campbellsville	764
	4333 Winston Avenue, Latonia Centre	Covington	1271
	975 Hustonville Road, Suite 15	Danville	47
	1705 North Dixie Highway	Elizabethtown	1097
	8176 Mall Road Center	Florence	1098
	193 Versailles Road, Suite 11	Frankfort	51
	601-A Happy Valley Road	Glasgow	43
	Town & Country Shopping Center	Hazard	58
	708 Second Street	Henderson	14
	Skyline Shopping Center	Hopinsville	591
	565 East New Circle Road, Suite 2	Lexington	461
	3705 Nicholasville Road	Lexington	636
	115 North Locust Hill Drive, Suite 113	Lexington	674
	1750 West Hwy 192, Suite 6	London	1355
	Stony Brook Shopping Center	Louisville	110
	2602 Preston Street	Louisville	326
	10110 Dixie Highway	Louisville	561
	4124 Outer Loop	Louisville	726
	4109 Bardstown Road, Suite B	Louisville	812
	3226 Crums Lane	Louisville	1101
	755 East Center Street	Madisonville	48
	543 North Shawnee Road	Maysville	1281
	506 C North 12th Avenue	Murray	1663
	3333-B Frederica Street	Owensboro	2
	5101 Frederica Street	Owensboro	1174
	5153 Hinkleville Road	Paducah	147
	334 North Mayo Trail	Paintsville	1175
	1826 South Main Street	Paris	348
	99 Weddington Branch Road	Pikeville	1359
	118 West Market Street	Princeton	59
	943-B Eastern Bypass	Richmond	616
	81 Mall Road, Suite 1	Somerset	993
	1533 Bypass Road	Winchester	622

KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
Appalachian Financial Services, Inc.			
	1403 Cumberland Avenue, Suite H	Middlesboro	1587
Associates Financial Services Company of Kentucky, Inc.			
	26 Martha Layne Collins Boulevard	Cold Spring	1123
	8167 Mall Road	Florence	1309
Bardstown Financial Services, Inc.			
	108 Kentucky Home Plaza	Bardstown	1485
Beneficial Kentucky, Inc.			
	1140 Winchester Avenue	Ashland	83
	Greenwood Courtyard	Bowling Green	1406
	1560 Hustonville Road	Danville	1407
	728 Knox Boulevard	Elizabethtown	863
	7640 Mall Road, Village at the Mall	Florence	888
	1100 US 127 Building A	Frankfort	1408
	100 Farmers Bank Drive, Suite 120	Georgetown	1416
	Gardenside Shoppes	Henderson	866
	201 Martha Layne Collins Blvd.	Highland Heights	1428
	2212 Nicholasville Road	Lexington	75
	8512 Preston Highway	Louisville	234
	1977 South Hurstbourne Parkway	Louisville	1429
	123 Flemingsburg Road	Morehead	868
	3333 Frederica Street	Owensboro	869
	2850 Lone Oak Road, Suite 3A	Paducah	1514
	640 University Shopping Center	Richmond	1409
	1056 South Highway 27	Somerset	870
Best Financial Services, Inc.			
	138 Campbellsville Bypass	Campbellsville	1494
Bluegrass Credit Corporation			
	908 East Main Street, Unit 1	Richmond	1496
Bluegrass Finance Co., Inc.			
	2512 B. Fort Campbell Blvd.	Hopkinsville	1559
Breckinridge Loan d/b/a Farmers Bancshares Finance Corp., Inc.			
	105 US Highway 60 East	Hardinsburg	1434
Cagle Financial Services			
	210 East 4th Street	Beaver Dam	1086
Cardinal Financial Services, Inc.			
	2374 South U.S. Highway 421	Harlan	1512
Centex Credit Corporation dba Centex Home Equity Corporation			
	9900 Corporate Campus Drive, Suite 2400	Louisville	1652
Central Financial Services, Inc.			
	Parkway Plaza, Highway 25E	Barbourville	957

KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
	984 Chambers Boulevard	Bardstown	1645
	1944 Highway #11 South, Booneville Road	Beattyville	1278
	1220 Master Street	Corbin	1095
	Village Center Shopping Center	Harlan	1612
	Hazard Village Shopping Center	Hazard	1628
	125 Cowtown Road	Hindman	1624
	Highway 15, Jackson Village Center	Jackson	1398
	US Highway 23	Louisa	1399
	Manchester Square Shopping Center	Manchester	1609
	Cumberland Crossing Shopping Center	Monticello	1155
	West Gate Center	Mt. Vernon	1353
	198 Collins Circle, Box 4	Prestonsburg	1489
	3540 South Highway 27	Somerset	1639
	21 Medical Lane	Whitley City	1646
	402 Sycamore Street	Williamsburg	1662
CitiFinancial, Inc.			
	822 13th Street	Ashland	920
	217 Kentucky Home Square	Bardstown	1117
	1945 Scottsville Road	Bowling Green	906
	185 Towne Drive	Elizabethtown	907
	7118 Turfway Road	Florence	948
	8077A Mall Road	Florence	1506
	Highway 421, South Village Center	Harlan	922
	404 Memorial Drive	Hazard	923
	Garden Shopping Center, 2606 Zion Road	Henderson	1287
	3024 Fort Campbell Boulevard	Hopkinsville	1608
	3650 Boston Road, Suite P	Lexington	949
	1051 East Newtown Pike	Lexington	1110
	2573 Richmond Road, Suite 330	Lexington	1507
	1750 Highway 192 West	London	1563
	1812 South Hurstbourne Parkway	Louisville	952
	4245 Outer Loop	Louisville	1016
	10343 Dixie Highway	Louisville	1145
	Springhurst Towne Center	Louisville	1568
	810 East Center Street	Madisonville	915
	Kroger Center, 862 Indian Mound Drive	Mt. Sterling	1689
	1115 Tamarack	Owensboro	1092
	3551 Park Place Road	Paducah	916
	137 Weddington Branch Road	Pikeville	1510
	946-6 Commercial Plaza	Richmond	1657
	1112 South Highway 27	Somerset	1147
Clinton Loan Company			
	100 North Washington Street	Albany	344
Commonwealth Finance, LLC			
	1410 Highland Avenue	Carrollton	1623
	4875 Main Street	Eminence	1586
	229 Alpine Drive	Shelbyville	1585
Commonwealth Loan Company, Inc.			
	130 South Carol Malone Blvd.	Grayson	12857

KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
Conseco Finance Servicing Corp.			
	2347 Sterlington Road, Suite 100	Lexington	1133
Consumer Lending Corporation			
	256 Court Street	West Liberty	986
Consumers Finance Company			
	5021 Preston Highway	Louisville	785
Corbin Financial Services Incorporated			
	1472 West Cumberland Gap Parkway	Corbin	1658
County Finance, Inc.			
	201 Court Street, Suite A	Vanceburg	1397
Cumberland Financial Services, Inc.			
	153 Patchen Drive, Suite 53	Lexington	1520
Danville Financial Services, Inc.			
	475 West Main Street	Danville	1547
Dennis H. Stewart d/b/a Community Finance			
	117-A West Ohio Street	Morgantown	1488
Diamond Finance Co.			
	1675 Flemingsburg, Suite 1	Morehead	1615
Eagle Financial Services, Inc.			
	225 Main Street, Suite I	Florence	1558
	317 LaGrange Square	LaGrange	1627
	2909 Richmond Road, Suite 7	Lexington	1565
	3411 Bardstown Road, Suite 6	Louisville	1610
	146 North Lake Drive	Prestonsburg	1660
	111 D West Highway 80	Somerset	1636
East Kentucky Credit Corporation			
	77 Kentucky Highway 15 South, Suite 139	Jackson	1582
Equity One, Inc.			
	399 Campbellsville Bypass, Suite 15	Campbellsville	1459
	7832 Connector Drive	Florence	1554
	4250 Saron Drive, Suite 150	Lexington	1417
	1742 West Highway 192	London	1491
	6760 Bardstown Road	Louisville	1553
	2700 Frederica Street	Owensboro	1631
	65 Weddington Branch Road	Pikeville	1527
	805 Eastern By-Pass #7	Richmond	1588
	25 Eury Lane, Suite 1, Box 10	Somerset	1402
Family Financial Services, Inc.			
	97 Settler's Center Road	Taylorsville	1617

KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
First Choice Finance Company			
	261 Sturgis Road	Marion	1549
	225 West Main Street	Morganfield	1622
	2111 Westerfield Drive	Providence	1307
First Community Credit Corporation			
	123 Frontier Boulevard, Suite 1	Stanford	1474
First Financial Credit, Inc. d/b/a Financial Credit Corporation			
	1115 Jamestown Street	Columbia	1352
	801 Master Street, Suite #2	Corbin	1289
	1610 Cumberland Falls Highway	Corbin	1322
	145 Cemetery Road	Lebanon	1580
	909 South Laurel Road	London	1365
	107 CVB Lane, Suite 3	London	1461
	1st Financial Plaza, 221 Lothbury Avenue	Middlesboro	1433
	700 West Lincoln Trail Boulevard	Radcliff	1583
	675 Monticello Street	Somerset	1495
	1 First Financial Plaza	Whitley City	1374
Firstar Finance Corporation of Kentucky			
	1600 Carter Avenue	Ashland	1481
	HC 84, Cain Center	Barbourville	1363
	Oak Tree Plaza, Highway 62	Central City	1160
	Suite B-4, Danville Shopping Center	Danville	1341
	Garrard Shopping Center, Highway 421	Garrard	1384
	2520 Fort Campbell Boulevard	Hopkinsville	936
	1309 Elizabethtown Road	Leitchfield	1267
	Martin Mall, Thornberry Drive	Madisonville	947
	417 S. 6th Street	Mayfield	910
	1138 US 68	Maysville	1420
	12240 Shelbyville Road, Middletown Plaza	Middletown	1473
	1500 North Main Street	Monticello	1423
	897 Flemingsburg Road	Morehead	1480
	745 Carlton Drive	Owensboro	944
	450 Park Avenue	Paducah	850
	Mayo Plaza, North Mayo Trail	Paintsville	1492
	Highlands Plaza Shopping Center, Unit 8	Prestonsburg	1490
	1029 West Main Street	Princeton	931
	Northridge Center	Russell Springs	1296
	Bethel Shopping Center	Russellville	987
	3786 South Highway 27	Somerset	1297
	South Fork Plaza	Whitley City	1316
GE Capital Mortgage Services, Inc.			
	6008 Brownsboro Park Boulevard, Suite C	Louisville	1614
Heartland Credit Corporation			
	1609 North Dixie, Suite E	Elizabethtown	1418
Heights Finance Corporation			
	Bradford Square Mall	Hopkinsville	1613

KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
	1365 South Main Street, Suite B	Madisonville	1659
	1304-A Chestnut Street	Murray	1524
	1927 Irvine Cobb, Suite 2	Paducah	1484
Heritage Financial Services, Inc.			
	2425 Scottsville Road, Suite 106	Bowling Green	1140
Holland Income Tax Service, Inc. d/b/a Holland Finance			
	2920 Brownsboro Road	Louisville	1498
Hometown Credit, LLC			
	938 Happy Valley Road, Suite 8	Glasgow	1643
	1215 Skyline Drive	Hopkinsville	1644
	23145 Highway 421	Hyden	1641
	815 South Main Street	London	1626
	942 South 12th Street	Murray	1653
	3570 South Highway 27, Suite 2	Somerset	1625
Hometown Finance Company			
	1350 South Main Street	Madisonville	1619
Household Finance Corporation II			
	171-B West Lowry Lane	Lexington	897
	2365 Harrodsburg Road, Suite B-410	Lexington	1630
	Festival Shopping Center, 4605 Outer Loop	Louisville	610
	10401 Linn Station Road, Suite 120	Louisville	1629
Instant Auto Credit, Inc. d/b/a IAC Financial			
	5502 Fern Valley Road	Louisville	1432
JB Finance Company			
	25 East Pike Street	Cynthiana	1105
Jefferson Financial Services, Inc.			
	9433 Westport Road	Louisville	1526
Kentucky Finance Co., Inc.			
	711 Martin Luther King Jr. Boulevard	Ashland	1178
	117-B Clay Drive	Berea	1181
	Greenwood Square Shopping Center	Bowling Green	1182
	Columbia Shopping Center	Columbia	1186
	1579 Hustonville Road	Danville	1190
	Governor's Manor Shopping Center	Elizabethtown	1191
	Indian Acres Shopping Center	Georgetown	1196
	New Market Building, Highway 421 Bypass	Harlan	1199
	Hazard Village Shopping Center	Hazard	1202
	2781 Fort Campbell Boulevard	Hopkinsville	1206
	415 Southland Drive	Lexington	1214
	149 Eastland Shopping Center	Lexington	1215
	3154 Richmond Road	Lexington	1217
	Highway 192, London Shopping Center	London	1220
	6206 Preston Highway	Louisville	1223

KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
	Marketsquare Shopping Center	Maysville	1229
	312 Pinecrest Drive, Pinecrest Plaza	Morehead	1233
	636 Southtown Boulevard, Unit 4	Owensboro	1237
	5164 Hinkleville Road	Paducah	1331
	Mayo Plaza, Highway 23	Paintsville	1239
	126 South Mayo Trail	Pikeville	1241
	956 Commercial Drive, Southern Hills Plaza	Richmond	1246
	1138 West Ninth Street	Russellville	1248
	30 Mack Walter Road	Shelbyville	1250
Kentucky River Finance Company, Inc.			
	151 East Main Street	Hazard	1118
Key Credit Corporation			
	445 KY Highway 44, Suite 14	Shepherdsville	1637
Key Home Credit			
	1035 Frederica Street	Owensboro	1579
Latonia Finance Company			
	3826 Winston Avenue	Covington	1135
Laurel Financial Company			
	714 South Main	London	1621
London Financial Services, Inc.			
	1501 South Main Street, Suite 1	London	1556
Meade County Financial Services, Inc.			
	740 High Street	Brandenburg	1528
Micro Lending Corporation			
	1222 Versailles Road	Lexington	1552
Morehead Financial, Inc.			
	419 Flemingsburg Road	Morehead	1497
Nelson County Finance, LLC d/b/a Nelson County Finance			
	964 Chambers Boulevard	Bardstown	1611
Oak Tree Finance, Inc.			
	1603 Everly Brothers Boulevard	Central City	1640
Omega Financial Services, Inc.			
	6427 Bardstown Road	Louisville	1463
Owensboro Financial Services, Inc.			
	5101 Frederica Street	Owensboro	1493
Park City Finance Company			
	East Dickinson Street	Park City	1063

KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
Parkway Loan Company			
	Main Street	Stanton	598
Peoples Choice Finance Co.			
	2202 Highway 41 North, Unit E	Henderson	1618
Peoples Loan Company			
	109 Campbellsville Street	Columbia	317
	143 South Main Street	Monticello	294
	10 South Highway 27, P. O. Box 743	Somerset	227
People's Security Finance Company, Inc., #1			
	28 Main Street	Cadiz	1661
Personal Finance Company			
	2480 US Highway 41 North	Henderson	1392
Pioneer Credit Company			
	842 US 31-West Bypass	Bowling Green	855
	118 South Main Street	Dry Ridge	1543
	100 W. A. Jenkins Road	Elizabethtown	1642
	2396 Woodhill Drive	Lexington	1539
	820 South Main Street	London	1541
	1103 Indian Mound Drive	Mt. Sterling	1545
	175 Weddington Branch Road	Pikeville	1544
	500 West Mountain Parkway	Prestonsburg	1542
	2150 Lexington Road	Richmond	1540
	195 Alpine Drive	Shelbyville	1584
	200 East 4th Street	Tompkinsville	862
Pulaski Financial Services, Inc.			
	2070 South Highway 27, Suite B	Somerset	1555
Quality Credit, Inc.			
	834 Paris Road	Mayfield	1521
Quality Financial Corporation			
	1397 North Main Street	Beaver Dam	1411
Regency Finance Company d/b/a Finance & Mortgage Acceptance Corporation			
	1226 Skyline Drive	Hopkinsville	1589
Reliable Finance Incorporated			
	1007 South Virginia Street	Hopkinsville	1332
River City Finance Company			
	1225 Frederica Street	Owensboro	1620
S & M Distributors Inc. d/b/a Worldwide Consumer Credit			
	151-A North Mount Tabor Road	Lexington	1312
Salyersville Loan Company			
	Route 460	Salyersville	580

KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
Sandy Valley Financial Services, Inc.			
	441 North Mayo Trail	Paintsville	1557
Southeast Financial Services, Inc.			
	Cumberland Gap Parkway, HC 84, Box 80	Barbourville	1525
The New Manchester Finance Company			
	309 Bridge Street	Manchester	1025
The Oaks Credit Corporation, Inc.			
	790 North Dixie, Suite 100	Elizabethtown	1471
TICO Credit Company			
	130 Walton Way	Bowling Green	1569
	1321 2nd Street, Brickyard Plaza	Henderson	1570
	3036 Fort Campbell Boulevard, Suite M	Hopkinsville	1571
	5619 Preston Highway	Louisville	1572
	230-B Madison Square	Madisonville	1574
	1267 Paris Road	Mayfield	1575
	5051 Frederica Street	Owensboro	1576
	189 E. Lincoln Trail Boulevard, Suite 28	Radcliff	1577
	305 Hopkinsville Road	Russellville	1578
Vantage Finance, Inc.			
	408 Kentucky Avenue	Fulton	1546
Washington Mutual Finance Group, LLC			
	806 13th Street	Ashland	1032
	205 Kentucky Home Square	Bardstown	1033
	390 31 West Bypass, Suite 3	Bowling Green	1591
	37 Commerce Street	Cadiz	1592
	202 Nancy Cox Drive	Campbellsville	1034
	1010 East Everly Brothers Boulevard	Central City	1606
	Danville Square Shopping Center	Danville	1596
	8460 US 42, Suite D	Florence	1134
	1267 Highway 127 South	Frankfort	1036
	727 North Main Street	Franklin	1607
	100 C. Reynolds Road	Glasgow	1603
	120 First Street	Henderson	1039
	East Gate Shopping Center	Henderson	1605
	1223 Skyline Drive	Hopkinsville	1604
	130 Lebanon Trade Center	Lebanon	1598
	112 Mt. Tabor Road, Suite 11	Lexington	1041
	223 London Shopping Center	London	1594
	7910 Preston Highway	Louisville	1042
	1832 South Hurstbourne Parkway	Louisville	1043
	4452 Dixie Highway	Louisville	1044
	7204 Dixie Highway	Louisville	1045
	190 Madison Square Drive	Madisonville	1590
	1567 US Highway 68	Maysville	1600
	704 North 12th Street	Murray	1593
	3211 Frederica Street, Suite 1	Owensboro	1602
	760 Broadway	Paducah	1046

KENTUCKY CONSUMER LOAN COMPANIES

NAME	ADDRESS	CITY	LICENSE NUMBER
	430 U. S. Highway 62	Princeton	1597
	1128 West 9th Street	Russellville	1601
	219 Boone Station Road	Shelbyville	1595
	Pisgah Valley Square, 3865 S. Highway 27	Somerset	1599
Wells Fargo Financial Acceptance Kentucky, Inc.			
	200 Mall Road	Ashland	960
	2425 Scottsville Road, Suite 112	Bowling Green	961
	6015 Crestwood Station	Crestwood	1448
	328 West Main Street	Danville	1447
	790 North Dixie Avenue	Elizabethtown	1452
	7557 Mall Road	Florence	851
	1927South Hurstbourne Parkway	Louisville	1168
	90 Alexandria Pike, Suite 18	Fort Thomas	1078
	348 North L. R. Wells Boulevard	Glasgow	1449
	171-M West Lowry Lane	Lexington	963
	1660 Bryan Station Road	Lexington	1015
	1102 South Main Street	London	1456
	6834 Bardstown Road	Louisville	35
	4919-D Dixie Highway	Louisville	229
	4545 Bishop Lane	Louisville	1027
	12599 Shelbyville Road	Louisville	1109
	1927 South Hurstbourne Parkway	Louisville	1168
	4647 Outer Loop	Louisville	1270
	2056 South Hurstbourne Parkway	Louisville	1517
	247 Indian Mound Road	Mt. Sterling	1458
	1079 North Main Street	Nicholasville	1453
	4764 Frederica Street	Owensboro	1020
	224 East Main Street	Richmond	1445
World Finance Corporation of Kentucky			
	113½ Union Street	Barbourville	1650
	120 Keen Street	Burkesville	1632
	726 Kentucky Highway 15N, Suite 5	Jackson	1635
	322 South Main Street	Leitchfield	1633
	616 Campbellsville Street	Liberty	1634
	80 Madison Square Drive	Madisonville	1654
	Manchester Square Shopping Center	Manchester	1651
	325 North 12th Street	Middlesboro	1649
	Town & Country Plaza	Monticello	1655
	645 South Highway 27	Somerset	1656
Wright's Finance Co., Inc.			
	113 Morningside Drive	Marion	1581

Fifty-Sixth Annual Industrial Loan Report

Annual Consolidated Statement of Assets
Kentucky Industrial Loan Companies

YEAR	TOTAL ASSETS
June 29, 1946	432,786
June 30, 1947	843,587
June 30, 1948	1,207,448
June 30, 1949	998,520
June 30, 1950	725,995
June 30, 1951	1,002,486
June 30, 1952	1,260,935
June 30, 1953	1,197,125
June 30, 1954	1,145,154
June 30, 1955	1,337,078
June 30, 1956	3,351,255
June 29, 1957	6,674,101
June 30, 1958	7,624,233
June 30, 1959	12,027,595
June 30, 1960	25,016,928
June 30, 1961	29,533,306
June 30, 1962	38,986,576
June 29, 1963	47,926,026
June 30, 1964	62,498,295
June 30, 1965	74,443,666
June 30, 1966	83,269,104
June 30, 1967	92,253,814
June 30, 1968	106,979,831
June 30, 1969	118,607,417
June 30, 1970	128,303,693
June 30, 1971	130,666,763
June 30, 1972	144,585,041
June 30, 1973	182,173,895
June 30, 1974	212,063,191
June 30, 1975	203,572,673
June 30, 1976	208,046,246
June 30, 1977	224,959,496
June 30, 1978	238,484,239
June 30, 1979	268,877,377
June 30, 1980	254,058,175
June 30, 1981	255,953,218
June 30, 1982	165,942,225
June 30, 1983	69,058,748
June 30, 1984	45,051,556
June 30, 1985	61,357,110

ANNUAL CONSOLIDATED STATEMENT OF ASSETS
KENTUCKY INDUSTRIAL LOAN COMPANIES

YEAR	TOTAL ASSETS
June 30, 1986	47,118,841
June 30, 1987	19,930,854
June 30, 1988	3,579,048
December 31, 1988	33,707,258
December 31, 1989	66,185,013
December 31, 1990	60,216,163
December 31, 1991	93,265,336
December 31, 1992	70,626,327
December 31, 1993	36,242,155
December 31, 1994	17,161,759
December 31, 1995	13,559,113
December 31, 1996	13,841,777
December 31, 1997	13,346,139
December 31, 1998	8,854,581
December 31, 1999	3,184,487
December 31, 2000	**$12,700,424**

CONSOLIDATED REPORT OF CONDITION
KENTUCKY INDUSTRIAL LOAN COMPANIES

	56 I. L. COS. DEC. 31, 2000	CHANGE	36 I. L. COS. DEC. 31, 1999
ASSETS			
Cash on hand	0	-100.00%	555,392
Cash in Depository Institutions	151,881	0.00%	0
Investments	0	0.00%	0
Industrial Loans	13,452,727	409.70%	2,639,329
Cond. Sales Contracts	0	0.00%	0
Other Loans	0	0.00%	0
Total Loans	13,452,727	409.70%	2,639,329
Less: Unearned Interest	673,677	273.71%	180,268
Reserve for Loan Loss	378,588	529.70%	60,122
Loans, Net of Unearned Interest and Reserves	12,400,462	416.91%	2,398,939
Premises and Fixed Assets	0	0.00%	0
Other Assets	148,081	35.66%	230,156
TOTAL ASSETS	12,700,424	298.82%	3,184,487
LIABILITIES			
Certificates of Investment	0	0.00%	0
Other Borrowed Money	12,401,975	207394.98%	5,977
Other Liabilities	1,700	-99.90%	1,706,184
Total Liabilities	12,403,675	624.45%	1,712,161
EQUITY CAPITAL			
Capital Stock	452,000	-35.43%	700,000
Surplus & Undivided Profits	286,647	-57.12%	668,506
Current Earnings	-441,899	-525.64%	103,820
Total Equity Capital	296,748	-7900.84%	1,472,326
TOTAL LIABILITIES & EQUITY CAPITAL	12,700,424	298.82%	3,184,487

KENTUCKY INDUSTRIAL LOAN COMPANIES

NAME	ADDRESS	CITY	CERTIFICATE NUMBER
American General Finance, Inc.			
	1504 Greenup Avenue, Suite 4	Ashland	652
	600 US 31 West Bypass, Suite 3A	Bowling Green	601
	113 West Main Street	Campbellsville	603
	4333 Winston Avenue, Latonia Centre	Covington	639
	975 Hustonville Road, Suite 15	Danville	604
	1705 North Dixie Highway	Elizabethtown	605
	8176 Mall Road Center	Florence	607
	193 Versailles Road, Suite 11	Frankfort	608
	601-A Happy Valley Road	Glasgow	609
	Town & Country Shopping Center	Hazard	591
	708 Second Street	Henderson	610
	Skyline Shopping Center	Hopkinsville	611
	3705 Nicholasville Road	Lexington	592
	115 North Locust Hill Drive, Suite 113	Lexington	612
	565 East New Circle Road, Suite 2	Lexington	613
	1750 West Highway 192, Suite 6	London	647
	2602 Preston Street	Louisville	161
	Stony Brook Shopping Center	Louisville	614
	4109 Bardstown Road, Suite B	Louisville	615
	3226 Crums Lane	Louisville	616
	4124 Outer Loop	Louisville	617
	10110 Dixie Highway	Louisville	618
	755 East Center Street	Madisonville	619
	543 North Shawnee Road	Maysville	640
	506 C North 12th Avenue	Murray	678
	3333-B Frederica Street	Owensboro	593
	5101 Frederica Street	Owensboro	632
	5153 Hinkleville Road	Paducah	621
	334 North Mayo Trail	Paintsville	633
	1826 South Main Street	Paris	622
	99 Weddington Branch Road	Pikeville	649
	118 West Market Street	Princeton	623
	843-B Eastern Bypass	Richmond	625
	81 Mall Road, Suite 1	Somerset	626
	1554 Bypass Road	Winchester	627
Household Finance Corporation			
	171-B West Lowry Lane	Lexington	629
	4605 Outer Loop, Festival Shopping Center	Louisville	631
Household Industrial Loan Company of Kentucky			
	2365 Harrodsburg Road, Suite B-410	Lexington	660
	10401 Linn Station Road, Suite 120	Louisville	659
Wells Fargo Financial Kentucky 1, Inc.			
	200 Mall Road	Ashland	675
	2425 Scottsville Road	Bowling Green	674
	6015 Crestwood Station	Crestwood	666
	328 West Main Street	Danville	673
	790 North Dixie Avenue	Elizabethtown	672
	7557 Mall Road	Florence	671

KENTUCKY INDUSTRIAL LOAN COMPANIES

NAME	ADDRESS	CITY	CERTIFICATE NUMBER
	348 North L. R. Wells Boulevard	Glasgow	670
	171-M West Lowry Lane	Lexington	677
	1102 South Main Street	London	669
	4919-D Dixie Highway	Louisville	661
	1927 South Hurstbourne Parkway	Louisville	662
	6834 Bardstown Road	Louisville	663
	4647 Outer Loop	Louisville	664
	247 Indian Mound Drive	Mt. Sterling	667
	1079 North Main Street	Nicholasville	665
	4764 Frederica Street	Owensboro	676
	224 East Main Street	Richmond	668

Fourteenth Annual Mortgage Loan Company & Loan Broker Report

KENTUCKY MORTGAGE LOAN COMPANIES

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
1st Citi Mortgage Banc Corp. d/b/a 1st Bluegrass Mortgage			
	400 Techne Center Drive, Suite 405	Milford, OH 45150	714
Aames Capital Corp.			
	3347 Michelson Drive, Suite 300	Irvine, CA 92612	565
Aames Funding Corporation			
	350 South Grand Avenue 43rd Floor	Los Angeles, CA 90071	589
ABC Mortgage Banc, Inc. d/b/a ABC Mortgage Company			
	9352 Main Street	Montgomery, OH 45242	785
Advanta Finance Corp.			
	10790 Rancho Bernardo Drive	San Diego, CA 92127	693
	9200 Shelbyville Road, Suite 104	Louisville, KY 40222	703
Alegis Group Limited Partnership			
	15 S. Main Street, Suite 600	Greenville, SC 29601	825
American Pioneer Financial Services			
	590 South State Street	Orem, UT 84058	813
America's Cashline Corp.			
	14614 North Kierland Boulevard, Suite S280	Scottsdale, AZ 85254	783
Ameritrust Mortgage Corp. d/b/a American Money Company			
	4801 Independence Boulevard, Suite. 310	Charlotte, NC 28212	822
Appalachian Mortgage Company, Inc.			
	458 Village Lane	Hazard, KY 41701	611
Avatar Financial Corp.			
	386 S. Warminister Road, Suite A	Hatboro, PA 19040	818
Avatar Financial Corp.			
	1212 Bath Avenue	Ashland, KY 41101	819
Avatar Financial Corp.			
	3166 Custer Drive, #300 B	Lexington, KY 40517	820
Avatar Financial Corp.			
	1522 Dixie Highway, Suite 100	Park Hills, KY 41011	821
Barrett, Roby, Mucci, Inc. d/b/a The Langan Corporation & Langan-Insurance, Benefits, and Mortgages			
	1650 UPS Drive	Louisville, KY 40223	527
Carmel Financial Corp., Inc. d/b/a CFC Mortgage			
	101 E. Carmel Drive, Suite 200	Carmel, IN 46032	759
Centex Credit Corporation d/b/a Centex Home Equity Corporation			
	2828 North Harwood	Dallas, TX 75201	617
	9900 Corporate Drive, Suite 2400	Louisville, KY 40223	794

KENTUCKY MORTGAGE LOAN COMPANIES

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Chapel Mortgage Corp. d/b/a Fellowship Mortgage Corp.	315 Main Street	Rancocas, NJ O8073	596
CMA Mortgage, Inc.	212 J.H. Walker Drive	Pendleton, IN 46064	775
CountryPlace Mortgage, Ltd.	15301 Spectrum Drive, Suite 330	Addison, TX 75001	577
Credit-Based Asset Servicing and Securitization, LLc	335 Madison Avenue, 26th Floor	New York, NY 10017	761
Cresleigh Financial Services, LLC	11595 N. Meridian Street, Suite 400	Carmel, IN 46032	801
Creve Coeur Mortgage Associates, Inc.	11525 Olde Cabin Road	Creve Coeur, MO 63141	645
CRS Financial Services, Inc.	744 West Lancaster Avenue	Wayne, PA 19087	805
Deere Credit, Inc.	6400 N.W.86th Street	Johnston, IA 50131	745
Douglas-Michaels Servicing Co., L.P. d/b/a BiSaver Center	6564 Loisdale Court, Ste. 500	Springfield, VA 22150	594
EQ Financial Acceptance Corp.	651 Washington Boulevard, Ste. 306	Chicago, IL 60661	671
EQ Financial, Inc.	2 E. 22nd Street, Suite 115	Lombard, IL 60148	751
Equity Resources, Inc. d/b/a Equity Resources of Ohio, Inc.	25 1/2 South Park Place	Newark, OH 43055	824
Fidelity First Lending, Inc. d/b/a Valley Pine Mortgage	10811 Red Run Boulevard, Suite 200	Owings Mills, MD 21117	696
Fidelity Funding Mortgage Coporation	Walnut Abrams Plaza, 1219 Abrams Rd, Suite 320	Richardson, TX 75081	634
Fidelity Mortgage, Inc. d/b/a Fidelity Mortgage of Ohio, Inc.	1000 Woodbury Road	Woodbury, NY 11797	661
First Residential Mortgage Network, Inc.	950 Breckinridge Lane, Suite 150	Louisville, KY 40207	619
FSC Corporation	7240 McKnight Road	Pittsburgh, PA 15237	554

KENTUCKY MORTGAGE LOAN COMPANIES

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
General Electric Capital Corporation			
	4680 Hallmark Parkway	San Bernadino, CA 92407	511
GMFS, LLC	Neighborhood Lenders		
	7389 Florida Blvd. Suite 200A	Baton Rouge, LA 70806	810
Granite Banc, Inc.	D/B/A Granite Mortgage Services, Inc.		
	11651 Chester Road	Cincinnati, OH 45246	812
GVC Mortgage, Inc.			
	One Plaza Drive, Suite 3	Pendleton, IN 46064	809
Hartland Mortgage Centers, Inc.			
	1900 West 75th Street	Woodridge, IL 60517	828
Heartland Home Finance, Inc.			
	333 Pierce Road, Suite 160	Itasca, IL 60143	739
Hennessey Financial Group, Inc. d/b/a Mortgage One Group USA			
	75 Cavalier Blvd., Suite 121	Florence, KY 41042	711
	940 Main Street	Nicholasville, KY 40356	788
Home Pride Finance Corp.			
	1600 Airport Freeway, Suite 105	Bedford, TX 76022	782
Home Mortgage, Inc. d/b/a Home Mortgage Funding, Inc.			
	555 W. Roosevelt Rd. Ste. 10	Chicago, IL 60607	834
HomeAmerican Credit, Inc. d/b/a Upland Mortgage			
	111 Presidental Blvd., Suite 215	Bala Cynwyd, PA 19004	725
Homes and Mortgages, Inc.			
	400 W. Market St. Ste. 1575	Louisville, KY 40202	506
HomeTown Mortgage Services, Inc.			
	5510 Highway 280 South, Ste. 203	Birmingham, AL 35242	789
J.A.M. Consultants, Inc.			
	110 North Harrison Street	Alexandria, IN 46001	509
K & B Equity Group, Inc. d/b/a Magellan Mortgage Group			
	10 Fairway Drive, #300	Deerfield Beach, FL 33441	737
	2319 Lim Kiln Lane, Suite B	Louisville, KY 40222	766
Kruger Financial Group d/b/a Kruger Mortgage Corporation			
	4040 Dutchmans Lane	Louisville, KY 40207	561
Lowestloan.com, Inc.			
	Sutton Park, 465 Columbus Ave.	Valhalla, NY 10595	829
Lutheran Church Extension Fund Missouri Synod			
	10733 Sunset Office Drive, Ste. 300	St. Louis, MO 63127-1219	827

KENTUCKY MORTGAGE LOAN COMPANIES

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Mercantile Mortgage Co.			
	8101 North High Street, Suite 380	Columbus, OH 43235-1440	543
	71 Cavalier Bolevard, Suite 203	Florence, KY 41042	669
MG Investments d/b/a PMC Mortgage Company			
	1420 Kimber Lane	Evansville, IN 47715	562
MHShopper.com, Inc.			
	15282 Newsboy	Huntington Beach, CA 92649	832
Michigan Fidelity Acceptance Corp. d/b/a Franklin Mortgage Funding, Inc.			
	25800 Northwestern Highway, Suite 875	Southfield, MI 48075	744
Millennia Mortgage Corporation			
	23046 Avenida de la Carlota #100	Laguna Hills, CA 92653	779
Money Station, Inc.(The)			
	8604 Allisonville Road, Suite 101	Indianapolis, IN 46250	757
	Fifth Street, Suite 324	Covington, KY 41011	760
Moore Financial Enterprises, Inc. d/b/a Lenders Diversified			
	209 S. Main Street, Suite 7	Amherst, OH 44001	793
	71 Cavalier Boulevard, Suite 219	Florence, KY 41042	795
	4229 Bardstown Road, Suite 215	Louisville, KY 40218	804
Mortgage Acceptance Corporation			
	1625 Big Beaver Road, Suite C	Troy, MI 48326	670
Mortgage Company of America, LLC d/b/a MCA Financial			
	2416 21st Avenue South, Suite 202	Nashville, TN 37212	803
Mortgage Concepts, Inc. d/b/a Collateral One Mortgage Corporation			
	7410 New LaGrange Road, Suite 300	Louisville, KY 40222	582
	1510 Newtown Pike, Suite 220	Lexington, KY 40511	586
	4350 Brownsboro, Suite 220	Louisville, KY 40207	665
Mortgage Lenders Network USA, Inc. d/b/a FamilyCredit Connection			
	213 Court Street, Suite 1100	Middletown, CT o6705	624
Mortgage Line Financial Corp.			
	2145 Ocean Avenue	Ronkonkoma, NY 11779	807
	1801 Dream Street	Florence, KY 41042	808
Mucci, Manley & Martin Mortgage Company, LLC			
	9405 Millbrook Road	Louisville, KY 40223	817
New Age Mortgage Company			
	4156 Westport Road, Suite 207	Louisville, KY 40207	823
New State Mortgage, LLC d/b/a New State Mortgage Company			
	8401 Virginia Street	Merrillville, IN 46410	746

KENTUCKY MORTGAGE LOAN COMPANIES

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Noteworld, LLC d/b/a Contract Service Center	1001 Pacific Avenue, Suite 200	Tacoma, WA 98402	830
Paragon Home Lending, LLC	19435 West Capitol Drive, Suite 201	Brookfield, WI 53045	815
Parkay Mortgage, Inc.	1700 Galloping Hill Road	Kenilworth, NJ 7033	780
PinnFund USA, Inc.	2051 Palomar Airport, Suite 100	Carlsbad, CA 92009	572
Positive Mortgage, Inc.	551 Fifth Avenue, Suite 514	New York, NY 10176	798
Residential Money Centers, Inc.	3351 Michelson Drive Suite 100	Irvine, CA 92612	580
Southeastern Funding, LLC	209 Delburg Street, Ste. 201	Davidson, NC 28036	784
SouthPoint Financial Services, Inc.	5910 Shiloh Road East, Ste. 112	Alpharetta, GA 30005	722
Stone Castle Financial, Inc. d/b/a Stone Castle Home Loans	4312 Woodman Avenue	Sherman Oaks, CA 91423	694
Tandem National Mortgage, Inc. d/b/a Tandem Associates, Inc.	6955 Union Park Center, #100	Midvale, UT 84047	666
TMG Real Estate and Financial Services, LLC d/b/a EquityGuard Systems & United Escrow Services	420 Browns Lane	Louisville, KY 40207	833
U.S. Window Finance Corporation	235 Sunshine Road	Royal, AR 71968	799
WMA Mortgage Services, Inc.	11315 Johns Creek Parkway	Duluth, GA 30097	621
Woodland Capital Corp.	730 2nd Avenue South	Minneapolis, MN 55402	736
Woodlands Mortgage Company	400 W. Market Street Suite 1575	Louisville, KY 40202	767

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
	1616 Burlington Pike, Suite A	Florence, KY 41042	1198-B
21st Century Financial Co., Inc. d/b/a 21st Century Financial Services Co.			
	1941 Bishop Lane, Suite 807	Louisville, KY 40218	920-B
A. Mortgage Source, Inc.			
	1939 Goldsmith Lane, Suite 143	Louisville, KY 40218	745-B
A.D.M. Mortgage Services, Inc.			
	3346 Post Road, Suite 4	Lexington, KY 40503	747-B
Aames Mortgage, LLC			
	6801 Dixie Highway, Suite 100	Louisville, KY 40258	1056-B
Aaron Mortgage Company, Inc.			
	109 Sylvan Drive	Bardstown, KY 40004	904-B
	1711 Destiny Lane, Suite 108	Bowling Green, KY 42102	959-B
	203 Burkesville Street, Ste. 3-B	Columbia, KY 42728	785-B
	300 W. Dixie, Suite 1	Elizabethtown, KY 42701	957-B
	107 Darby Shire Circle, Suite A	Frankfort, KY 40601	786-B
	501 Darby Creek Road, Suite 58	Lexington, KY 40509	924-B
	9900 Shelbyville Road, Suite 4-A	Louisville, KY 40223	551-B
	3000 Alvey Park Drive West, Ste. 120	Owensboro, KY 42303	894-B
	Taylorsville Road, Suite 1 A&B	Louisville, KY 40220	935-B
	West Carlisle Street	Marion, KY 42064	1202-B
Abacus 2000 Mortgage, Inc.			
	4869 Brownsboro Center	Louisville, KY 40207	1089-B
	310 Whittington Pkwy., Ste. 101	Louisville, KY 40222	1104-B
ABC Mortgage and Financial Services, Inc.			
	476 N. Laurel Road	London, KY 40741	1011-B
Absolute Mortgage Solutions, Inc.			
	1460 West Cumberland Gap Pkwy.	Corbin, KY 40701	1148-B
Accent Co., Inc. d/b/a Accent Mortgage Company			
	1232 Lancaster Road, Suite A	Richmond, KY 40475	527-B
Accu-Credit Mortgage Service, Inc.			
	9210 Woodale Avenue	Louisville, KY 40272	682-B
Advent Mortgage, LLC			
	222 Bldg., 222 S First St., Ste. 104	Louisville, KY 40202	1119-B
Advisors Mortgage, LLC			
	8153 New LaGrange Road	Louisville, KY 40222	1108-B
Advisors Mortgage Group, Inc.			
	9420 Bunsen Parkway, Suite 112	Louisville, KY 40220	1099-B
Agape Home Mortgage, Inc.			
	4800 SW 191st Avenue	Aloha, OR 97007	1001-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Agape Home Mortgage, Inc.			
	11408 Shelbyville Road	Louisville, KY 40243	1010-B
Airline Union's Mortgage Co., Inc.			
	3541 Herschel View	Cincinnati, OH 45208	946-B
Aladdin Mortgage, Inc.			
	11800 Shelbyville Road	Louisville, KY 40243	836-B
	Bardstown Road	Louisville, KY 40291	887-B
Alford, David	Westland Investments		
	705 Petros Browning Road	Rockfield, KY 42274	1070-B
All American Mortgage Corp.			
	614 Deerfield East	Versailles, KY 40383	913-B
Alliance Lending, LLC			
	5719 W. Highway 22	Crestwood, KY 40014	945-B
Alpha Mortgage, Inc.			
	75 Cavalier Blvd., Ste. 303	Florence, KY 41042	1110-B
Alpine Mortgage, Inc.			
	304 Middletown Park Place, Suite A	Louisville, KY 40243	988-B
ALTA Financial Corp.			
	531 Roselane Street, Suite 600	Marietta, GA 30060	1149-B
Alternative One Mortgage Group, Inc			
	4400 Breckenridge Lane, Suite 309	Louisville, KY 40218	757-B
American Continental Mortgage Co., LLC			
	920 Park Avenue	Newport, KY 41071	1050-B
American Heritage Mortgage Company			
	7577 Central Park Blvd., Ste. 209	Mason, OH 45040	877-B
American Liberty Financial, Inc.			
	4590 Highway 62	Calvert City, KY 42029	872-B
	615 N. Mulberry Street, Suite 106	Elizabethtown, KY 42701	772-B
American Liberty Financial, Inc. d/b/a River City Mortgage			
	7103 Turfway Road, Suite 106	Florence, KY 41042	814-B
	2950 Breckenridge Lane, Suite 10A	Louisville, KY 40220	671-B
American Mortgage Lenders, Inc.			
	1721-C Fortune Court	Lexington, KY 40509	1102-B
	830 South Main Street	London, KY 40741	1113-B
	158 Conn Street	Invel, KY 41642	1156-B
American Mortgage Solutions, Inc.			
	408 6th Street	Shelbyville, KY 40065	823-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Ameristar Lending, Inc.	4708 Sunny Meadow Court	Louisville, KY 40241	998-B
Ameristates Mortgage and Financial Services, Inc.	2417 Over Drive	Lexington, KY 40511	703-B
Ammerman, Tamara H & R Block	1311 W. Shelby Street	Falmouth, KY 41040	1074-B
Amsouth Mortgage Corporation	1050 Chinoe Road, Suite 106	Lexington, KY 40502	675-B
Apex Mortgage Corporation	1257 Highway 44 East	Shepherdsville, KY 40165	542-B
Apollo Mortgage, Inc.	669 Winter Hill Lane	Lexington, KY 40509	1132-B
Apple Mortgage Company	201 West Vine Street	Lexington, KY 40507	705-B
Approval One Mortgage, Inc.	105 Daventry Lane, Ste. 206	Louisville, KY 40223	733-B
Approved Mortgage Services, Inc.	402 Coomer Street	Somerset, KY 42503	778-B
Assurance Mortgage, Inc.	3111 Fern Valley Road, Ste. 210	Louisville, KY 40213	734-B
Atlantic Equity Mortgage, LLC	9370 N. Main Street, Suite D	Montgomery, OH 45242	1091-B
B & G Mobile Homes, Inc.	2714 Nashville Road	Bowling Green, KY 42101	1023-B
Bailey, James P.	R.R. #3, Box 551	Flatwoods, KY 41139	797-B
Bancmark Mortgage, Inc. d/b/a Gateway Mortgage Co.	115 S. Hubbards Lane, Suite 201	Louisville, KY 40207	540-B
Banister, Harvey L. , Jr. d/b/a Integra Financial Services	5314 Brookswood Road(R)	Crestwood, KY 40014	696-B
Belac, Inc. d/b/a Belac Mortgage, LTD	73 Cavalier Bouvelard, Suite 226	Florence, KY 41042	831-B
Beranek, John Fred d/b/a Madison Mortgage	905 Medley Drive	Richmond, KY 40475	815-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Bestway Mortgage Company, Inc.	4601 Shenandoah Drive	Louisville, KY 40241	849-B
Big Sandy Mortgage Co., Inc.	1320 Watergap Road	Prestonsburg, KY 41653	861-B
Biltmore Mortgage Company	230 Northland Bouvelard, Suite 335	Cincinnati, OH 45246	1078-B
Black, Dan d/b/a American Mortgage Network	1094 Griffin Gate Drive	Lexington, KY 40511	547-B
Bluegrass Capital Mortgage	1733 Campus Plaza Court, Suite 14	Bowling Green, KY 42101	1013-B
Bluegrass Mortgage Services, Inc.	7300 Turfway Road, Suite 170	Florence, KY 41042	624-B
Bluegrass Mortgage, Inc.	2808 Palumbo Drive, Suite 200	Lexington, KY 40509	529-B
Borrower Choice Mortgage, Inc. d/b/a Borrowers Choice Mortgage Inc.	231 Breckenridge Lane, Suite 202-D	Louisville, KY 40207	948-B
Boston Pacific Mortgage, Inc.	9900 Corporate Campus Drive, #3000	Louisville, KY 40223	978-B
Bozsa, Carl E. d/b/a Peoples Mortgage Service	7313 Eagle Crest Boulevard	Evansville, IN 47715	1082-B
Braden, William Paul Todd	Suite 5B, Tri County Square	Corbin, KY 40701	1109-B
Bryant, Jimmy C. d/b/a Quality Mortgage Company	206 North Main Street	Franklin, KY 42134	783-B
Bugg, Danny G. d/b/a Mortgage Placement Services	854 Beaumont Avenue	Harrodsburg, KY 40330	730-B
C & C Mortgage, LLC	7415 Burlington Pike, Suite A	Florence, KY 41042	1205-B
Caldwell Financial Services, Inc.	3008 Middle Road, Suite C	Jeffersonville, IN 47130	674-B
Caldwell Financial Services, Inc.	677 Knox Boulevard	Radcliff, KY 40160	1067-B
Cambridge Mortgage Group, LLC	1881 Dixie Highway, Suite 220	Ft. Wright, KY 40111	928-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Camelot Mortgage, Inc.	5811 Bardstown Road, Suite 102	Louisville, KY 40291	1112-B
Cann, Daniel Dale d/b/a First Leitchfield Mortgage Company	636 South Main Street	Leitchfield, KY 42754	1052-B
Capital Management, Inc. d/b/a Neighborhood Mortgage	1789 N. Main Street, Suite B	London, KY 40741	976-B
Capital Mortgage Partners, LLC	753 Bakersfield Way	Bowling Green, KY 42101	1196-B
Cassius, LLC d/b/a Dove Mortgage	1421 Lexington Road	Richmond, KY 40475	1130-B
CCM Investments, Inc. d/b/a Priority Mortgage	116 Dennis Drive	Lexington, KY 40503	727-B
Century Mortgage Company	1082 Wellington Place	Lexington, KY 40513	825-B
	101 Bullitt Lane, Suite 206	Louisville, KY 40222	552-B
CFN Finance, Inc.	4450 River Green Parkway, Ste. 100	Duluth, GA 30096	1114-B
Cherry Hill Homes, Inc.	50 Theatre Drive	Dry Ridge, KY 41035	837-B
Chris Honabach, Jeff King, James King d/b/a Central Lending	905 Hustonville Road, Suite 6	Danville, KY 40422	748-B
Churchill Mortgage Corporation	761 Old Hickory Blvd., Ste. 301	Brentwood, TN 37027	871-B
CIC Financial Services, LLC	201 Keith Street, Suite 80	Cleveland, TN 37311	1127-B
CIC Financial Services, LLC	1555 E. New Circle Rd., Suite M	Lexington, KY 40509	1128-B
CIC Financial Services, LLC	4917 Dixie Highway, Suite K	Louisville, KY 40216	1129-B
Citizen Star Financial Services, Inc.	2220 Grandview Drive, Suite 250	Ft. Mitchell, KY 41017	1002-B
CKS Mortgage, Inc.	19 Cannoy Street	Frenchburg, KY 40322	775-B
Classic Mortgage, Inc.	120 East Adams Street, Suite 2	LaGrange, KY 40031	1157-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Clybourne Financial Services	2930 Central Street	Evanston, IL 60201	1096-B
CMH of KY, Inc. d/b/a Clayton Homes #34	US Highway 25 E	Middlesboro, KY 40965	1158-B
CMH of KY, Inc. d/b/a Clayton Homes #37	4860 South Highway 27	Somerset, KY 42501	1159-B
CMH of KY, Inc. d/b/a Luv Homes #38	2929 East 4th Street	Owensboro, KY 42303	1160-B
CMH of KY, Inc. d/b/a Clayton Homes #39	723 Big Hill Avenue	Richmond, KY 40475	1161-B
CMH of KY, Inc. d/b/a Luv Homes #46	674 State Highway 1947	Grayson, KY 41143	1162-B
CMH of KY, Inc. d/b/a International Homes #49	US Highway 25 E	Middlesboro, KY 40965	1163-B
CMH of KY, Inc. d/b/a Clayton Homes #56	I-80 & I-75, Box 52	London, KY 40741	1164-B
CMH of KY, Inc. d/b/a Clayton Homes #57	Highway 57 North	Stanford, KY 40484	1165-B
CMH of KY, Inc. d/b/a Clayton Homes #60	5629 N. Dixie Highway	Elizabethtown, KY 42701	1166-B
CMH of KY, Inc. d/b/a Clayton Homes #61	Highway 25 E. Route 13, Box 193	Corbin, KY 40701	1167-B
CMH of KY, Inc. d/b/a Clayton Homes #63	3305 Highway 60 East	Owensboro, KY 42303	1168-B
CMH of KY, Inc. d/b/a Clayton Homes #66	Highway 23, P.O. Box 310	Harold, KY 41635	1169-B
CMH of KY, Inc. d/b/a Luv Homes #91	4964 N. Dixie Highway	Elizabethtown, KY 42701	1170-B
CMH of KY, Inc. d/b/a Clayton Homes #166	10833 Dixie Highway	Walton, KY 41094	1171-B
CMH of KY, Inc. d/b/a Luv Homes #242	1200 Fashion Ridge Road	Dry Ridge, KY 41035	1172-B
CMH of KY, Inc. d/b/a Country Squire Homes #243	7070 N. Dixie Highway	Elizabethtown, KY 42701	1173-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
CMH of KY, Inc. d/b/a Luv Homes #244	110 Mary Beth Lane	Somerset, KY 42501	1174-B
CMH of KY, Inc. d/b/a Crossland Homes #253	205 E. Cumberland Gap Parkway	Corbin, KY 40701	1175-B
CMH of KY, Inc. d/b/a Crossland Homes #254	714 E. Daniel Boone Parkway	London, KY 40741	1176-B
CMH of KY, Inc. d/b/a Clayton Homes #256	State Route 1947, Box 404	Grayson, KY 41143	1177-B
CMH of KY, Inc. d/b/a Luv Homes #257	1315 US 25E North	Middlesboro, KY 40965	1178-B
CMH of KY, Inc. d/b/a Clayton Homes #302	6511 Happy Valley Road	Cave City, KY 42147	1179-B
CMH of KY, Inc. d/b/a Luv Homes #367	13121 State Route 180	Ashland, KY 41102	1180-B
CMH of KY, Inc. d/b/a Luv Homes #372	8499 S. US 23	Ivel, KY 41642	1181-B
CMH of KY, Inc. d/b/a Clayton Homes #376	4433 Russellville Road	Bowling Green, KY 42101	1182-B
Collins Mortgage Services Incorporated d/b/a S&H Financial Services Corporation	5130 Vogel Road, Suite 101	Evansville, IN 47715	726-B
Common Sense Real Estate Mortgage Corporation d/b/a CommonSenseloan.com	2244 Taylorsville Road	Louisville, KY 40205	1015-B
Commonwealth Funding Mortgage Corporation	1841 Plantside Drive	Louisville, KY 40299	766-B
Commonwealth Mortgage of Bowling Green, Inc.	1301 US 31 W. By-Pass	Bowling Green, KY 42101	584-B
Commonwealth Mortgage of Bowling Green, Inc. d/b/a Commonwealth Mortgage of Hopkinsville	201-A Country Club Lane	Hopkinsville, KY 42240	947-B
Community Financial Services of Kentucky, Inc.	501 Darby Creek Road, Suite 61	Lexington, KY 40509	517-B
Community Mortgage Lending Network, Inc.	5417 Pawnee Trail	Louisville, KY 40207	949-B
Community Mortgage, Inc.	1659 Snow Goose Circle(R)	Lexington, KY 40511	697-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Communitywide Mortgage, LLC	1945 Scottsville Road, Suite 105	Bowling Green, KY 42104	967-B
Conn, Theodore B. First United Mortgage	2205 E. Morgan Avenue, Suite 109	Evansville, IN 47711	1022-B
Consolidated Mortgage, Inc.	1717 Dixie Highway, Suite 100	Ft. Wright, KY 41011	559-B
Consolidated Mortgage, Inc.	2401 Regency Road, Suite 202	Lexington, KY 40503	501-B
Consumer First Lending, LLC	7201 Shady Creek Lane	Crestwood, KY 40014	1073-B
Consumer Mortgage Group, Inc.	130 Fairfax Avenue, Suite 2A	Louisville, KY 40207	986-B
Cornerstone Financial, Inc.	156-A Thierman Lane	Louisville, KY 40207	1066-B
Cornerstone Mortgage Brokers of Kentucky, Inc.	131 Vanderbilt Court (PO Box 51671ZIP42102)	Bowling Green, KY 42101	980-B
Corporate Resources, Inc. d/b/a Mortgage Resources, Inc.	302 North First Street	LaGrange, KY 40031	890-B
Countryside Mobile Homes, Inc.	816 Highway 68 West	Benton, KY 42025	997-B
Creative Financing, Inc. d/b/a Kentuckiana Mortgage Company	102 Daventry Lane, Suite 103	Louisville, KY 40223	689-B
Credit Bureau Systems, Inc. d/b/a Consumer Mortgage Services	100 Fulton Court	Paducah, KY 42001	975-B
Crown Mortgage Services, Inc.	105 East Fourth Street, Ste. 610	Cincinnati, OH 45202	906-B
D & M Housing, Inc. d/b/a Dan Ragsdale's Bullitt Co. Housing	320 Sparrow Drive	Shepherdsville, KY 40165	977-B
Deaton, James A. d/b/a Millennium Mortgage	162 Kentucky Drive	Newport, KY 41071	817-B
Delta Mortgage Company	3940 Olympic Blvd., 400 Olympic Corp. Ctr.	Erlanger, KY 41018	1144-B
Dennis M. Barnes Enterprises, Inc. d/b/a Mansion Hill Mortgage	423 East Third Street	Newport, KY 41071	883-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
DeWitt Mortgage Group, Inc.			
	4703 Theater Drive	Evansville, IN 47715	884-B
	410 Southtown Boulevard	Owensboro, KY 42303	885-B
Discount Equity Services, Inc.			
	4350 Brownsboro Road	Louisville, KY 40218	720-B
Discount Mortgage Source, LLC			
	3038 Breckinridge Lane, Suite 203	Louisville, KY 40220	941-B
Duncan, William Todd d/b/a Mortgage House			
	115 E. Main Street	Mt. Sterling, KY 40353	1008-B
Eagle Mortgage Company			
	201-A1 Aqueduct Drive	Richmond, KY 40475	1059-B
Eagle Mortgage Services, Inc.			
	114 Grace Avenue, Suite 1	Pikeville, KY 41501	1146-B
Echotech Communications, Inc. d/b/a Five Star Mortgage Co.			
	3415 Bardstown Road, Suite 304	Louisville, KY 40218	857-B
Edward Mortgage Corp.			
	200 Carman Lane	Stanford, KY 40484	1009-B
Elite Mortgage, Inc.			
	2309 North Kentucky Avenue	Evansville, IN 47711	639-B
Empire Mortgage, LLC			
	728 Chestnut Street, Suite 200	Bowling Green, KY 42101	678-B
Equity Mortgage of Kentucky, LLC			
	184 Robin Lane	Bedford, KY 40006	1154-B
Executive Home Mortgage, Inc.			
	1881 Dixie Highway, Suite 120	Ft. Wright, KY 41011	914-B
Express Funding Corp.			
	6363 York Road, Suite 300 C	Parma Heights, OH 44130	1094-B
Express Mortgage, LLC			
	274 Southland Drive, Suite 102	Lexington, KY 40503	1117-B
Family Home Mortgage, Inc.			
	110 Locust Street	Monticello, KY 42633	1049-B
Federated Mortgage, Inc.			
	2920 Brandywine Road, Suite 130	Atlanta, GA 30341	933-B
First American Mortgage Company			
	218 South Porter Drive	Richmond, KY 40475	882-B
	1249 S. Main Street, Suite 14	London, KY 40741	1051-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
First Choice Mortgage Corporation			
	8311 U.S. Hwy. 42	Florence, KY 41042	648-B
First Choice Mortgage of Louisville, Inc.			
	10600 Timberwood Circle, Suite 12	Louisville, KY 40223	1115-B
First Commonwealth Mortgage Corp.			
	11311 Cornell Park Drive, Ste. 220	Cincinnati, OH 45242	1123-B
	3801 Springhurst Blvd., Ste. 103	Louisville, KY 40241	1143-B
First Fidelity Mortgage Company, Inc.			
	2521 South Highway 127	Russell Springs, KY 42642	869-B
First Fidelity Mortgage Group, Inc.			
	4019 Winchester Road	Louisville, KY 40207	1121-B
First Financial Mortgage Corp, Inc.			
	181 N. Mill Street, Suite 5	Lexington, KY 40507	686-B
	1939 Goldsmith Lane, Suite 244	Louisville, KY 40218	1007-B
First Indiana Mortgage Corp.			
	131 E. Court Avenue, Suite 302	Jeffersonville, KY 47130	1041-B
First Rate Mortgage Corp.			
	1028 Main Street	Shelbyville, KY 40065	911-B
First Republic Mortgage Corporation, Inc. d/b/a First Security Mortgage Corp.			
	303 N. Hurstbourne Lane, Suite 105	Louisville, KY 40222	855-B
First United Mortgage Corporation			
	1711 Destiny Lane, Suite 107A	Bowling Green, KY 42104	750-B
Fischer Group Mortgage Co., Inc.			
	1843 Northwestern Parkway	Louisville, KY 40203	1075-B
Fithian Corporation Metro Mortgage Corp.			
	6006 Brownsboro Park Road	Louisville, KY 40207	1138-B
Fleetwood Retail Corp. of Kentucky			
	2727 Highway 60 East	Owensboro, KY 42303	953-B
	2150 West 18th Street, Suite 300	Houston, TX 77008	1043-B
	398 Happy Valley Road	Glasgow, KY 42141	1044-B
Flynn, Mike d/b/a Mike Flynn & Associates			
	1839 E. Oak Street	New Albany, IN 47150	842-B
Freedom Mortgage Consultants, LLC			
	3270 Blazer Parkway, Suite 102	Lexington, KY 40509	915-B
Fugett, J. Chris d/b/a American Colonial Mortgage Company, Inc.			
	7321 New LaGrange Road, Suite 231	Louisville, KY 40222	1076-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Funke, Chad d/b/a Evansville Financial			
	233 S.E. Third Street	Evansville, IN 47713	1003-B
GABCO, Inc.			
	5405 Schollsville Road	Winchester, KY 40391	1120-B
Gateway Mortgage Inc. d/b/a Gateway Mortgage Inc. of Kentucky			
	650 Northland Blvd., Suite 200	Cincinnati, OH 45240	891-B
Goff, Edward R.			
	2093 New Columbia Road	Campbellsville, KY 42718	961-B
Graves, Travis d/b/a Dependable Mortgage Co.			
	613 S. Main Street, Suite C	Franklin, KY 42134	993-B
Groves, Dianne L. d/b/a Pengrove Mortgage Co.			
	10945 Reed Hartman Highway, Suite 108	Cincinnati, OH 45242	922-B
Grow, D. Brent d/b/a Grow Mortgage Company			
	115 West Madison Street	Franklin, KY 42134	1084-B
GSM Financial Services, Inc.			
	3415 Bardstown Road, Suite 400	Louisville, KY 40218	1040-B
Guardian Mortgage, LLC			
	1312 East Broadway, Suite B	Campbellsville, KY 42718	908-B
	9502 Williamsburg Plaza, Suite 203	Louisville, KY 40222	907-B
	30 Public Square, Second Floor	Leitchfield, KY 42754	1116-B
Gulfstream Financial Services of Ohio, Inc.			
	1080 Nimitzview Drive, Suite 200	Cincinnati, OH 45230	1029-B
	1717 Dixie Highway, Suite 170	Fort Wright, KY 41011	1039-B
	1941 Bishop Lane, Suite 108	Louisville, KY 40218	1088-B
H & H Mortgage Solutions, Inc. d/b/a Prestige Mortgage			
	2621 Dryden Road, Suite 106	Dayton, OH 45439	1145-B
Halpern, David M.			
	1516 Woodluck Avenue	Louisville, KY 40205	808-B
Harrell, Sarah Jane			
	2850 R Russellville Road	Bowling Green, KY 42101	1024-B
Hearn, F. Reid d/b/a Real Estate Placement Services			
	303 North 12th Street	Murray, KY 42071	765-B
Heritage Financial Mortgage Corporation			
	107 Oakland Street	Junction City, KY 40440	1150-B
HLC Enterprises, Inc. d/b/a Affordable Housing			
	1731 Lexington Road	Richmond, KY 40475	1037-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Home Owners Mortgage, Inc.	E 310 Jacob Street	Louisville, KY 40203	802-B
Home Team Mortgage Corp.	6501 Shepherdsville Road	Louisville, KY 40228	1100-B
HomeBound Mortgage, Inc.	19 Roosevelt Highway, Suite 110	Colchester, VT 05446	1097-B
Homeowners Financial, LLC	12121 Champion Way	Cincinnati, OH 45241	1054-B
Homestead Mortgage Services, Inc.	680 Northland Boulevard, Suite 101	Cincinnati, OH 45240	878-B
Hope Financial Services, Inc.	9400 Williamsburg Plaza, Suite 310	Louisville, KY 40222	944-B
Hope Financial Services, Inc.	320 Whittington Parkway, Ste. 210	Louisville, KY 40222	1105-B
Houck, Barrett Allbritten d/b/a Global Mortgage Link	111 North 12th Street, Suite B	Murray, KY 42071	683-B
Housing Financial Group, LTD	11007 Dixie Highway	Walton, KY 41094	764-B
Hylton Homes, Inc.	71 Conn Street	Ivel, KY 41642	1085-B
Indiana Mortgage Funding, Inc. d/b/a Kentucky Mortgage Funding	7321 Shadeland Station, Suite 260	Indianapolis, IN 46256	1004-B
Indiana Mortgage Funding, Inc. d/b/a Kentucky Mortgage Funding	6100 Dutchmans Lane, Suite 1000	Louisville, KY 40205	1135-B
Intek Teleservices, Inc.	5619 DTC Parkway, 12th Floor	Englewood, CO 80111	1060-B
Inverness Capital Investments Corp.	3260 Blazer Parkway, Suite 201	Lexington, KY 40509	767-B
JAVAT, Inc.	1239 Carrico Avenue	Louisville, KY 40214	1032-B
Jenkins, Tracy Lynne	9555 Three Springs Road	Bowling Green, KY 42104	1081-B
JLJ Financial Inc. d/b/a The Mortgage Center	8595 Beechmont Ave., Suite 109	Cincinnati, OH 45255	693-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Kash Mortgage Company, Inc.			
	3166 Custer Drive, Suite 200	Lexington, KY 40517	1072-B
	71 Cavalier Blvd. Ste. 300	Florence, KY 40142	1077-B
	1212 Bath Avenue 2nd Floor	Ashland, KY 41101	1136-B
Kelsey Mortgage Corporation			
	8300 Princeton-Glendale Road, #107	West Chester, OH 45069	1141-B
Kennedy Mortgage Corporation			
	4220 South Maryland Parkway, #100	Las Vegas, NV 89119	1036-B
Kentucky Fidelity Mortgage Company			
	2220 Grandview Drive, Suite 204	Fort Mitchell, KY 41017	707-B
Kentucky Heartland Mortgage, Inc.			
	110 Helm Street	Elizabethtown, KY 42701	880-B
Kentucky Home Mortgage, Inc.			
	307 S. Hubbards Lane	Louisville, KY 40207	751-B
Kentucky Mortgage Lending Company d/b/a KML Mortgage			
	107 Church Street, Suite 300	Lexington, KY 40507	926-B
Keystone Mortgage Group, Inc.			
	108 Cumberland	Albany, KY 42602	799-B
Kimberly Mortgage, Inc.			
	104 Hawthorne Drive	Nicholasville, KY 40356	666-B
KLM Mortgage, Inc.			
	5070 Pleasant Avenue, Suite 6	Fairfield, OH 45014	1090-B
Knight, Diana d/b/a Absolute Financial Services			
	2566 Highway 41, South	Hendersonville, TN 37073	952-B
Kyle Investments, Inc. d/b/a KL Mortgage			
	Farm Credit Building 125 First Street	Henderson, KY 42420	514-B
Lambuth Group, Inc. (The) d/b/a Lambuth Financial			
	3220 Nicholasville Road, Suite 140	Lexington, KY 40503	157-B
Landmark Funding, Inc.			
	7199 Turfway Road, Suite 202	Florence, KY 41042	917-B
Laurel Mortgage, LLC			
	1249 S. Main Street, Suite 6	London, KY 40741	1133-B
Lawson, Marvin K.			
	3900-A DuPont Square South	Louisville, KY 40207	515-B
Liberty Mortgage Group, Inc.			
	637 F Ohio Pike	Cincinnati, OH 45245	1103-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADRESS	CITY, STATE, ZIP	LICENSE NUMBER
Lincoln Home Mortgage, Inc.	113 East 18th Street	Owensboro, KY 42303	989-B
Lincoln Mortgage Corporation	200 Cotton Avenue	Stanford, KY 40484	637-B
Linville Mortgage, LLC	2150 Lexington Road, Suite K	Richmond, KY 40475	1107-B
Loans Unlimited, Inc.	401 N. Weinbach Ave., Ste. D	Evansville, IN 47711	1111-B
Macloud Financial, Inc.	4260 Tuller Road, Suite 100	Dublin, OH 43017	1080-B
Main Street Home Mortgage Corporation	2625 W. Harrison Street, Suite 200	Bellwood, IL 60104	649-B
Main Street Mortgage, Inc.	47 South Main Street, Suite 209	Winchester, KY 40391	1151-B
MBB Mortgage, LLC	2708 Observation Avenue	Cincinnati, OH 45208	969-B
McFall Mortgage, LLC	3814 West Street, Suite 107	Cincinnati, OH 45227	1068-B
McKinley Mortgage, LLC	9469 Kenwood Road	Cincinnati, OH 45242	921-B
Meridian Mortgage Corporation	1203 Broadway Avenue	Bowling Green, KY 42104	627-B
Metrolink Mortgage Corporation	10454 Bluegrass Parkway	Louisville, KY 40243	985-B
Midsouth Mortgage Services, Inc.	1562 State Route 348 East(R)	Symsonia, KY 42082	768-B
Midwest Financial & Mortgage Services, Inc.	3216 Dixie Highway	Erlanger, KY 41018	617-B
Milan Minarchik d/b/a Medallion Mortgage	11452 Hwy. 62, Suite 292	Charlestown, IN 47111	918-B
Millennium Mortgage, Inc. (The)	2701 Grassland Drive	Louisville, KY 40299	810-B
Miller Mortgage & Loan, Inc.	1050-A Louisville Road	Frankfort, KY 40601	793-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADRESS	CITY, STATE, ZIP	LICENSE NUMBER
Miller Mortgage Corporation			
	1084 New Circle Road	Lexington, KY 40505	874-B
Mobil Financial Associates Corp.			
	2659 Highway 90 West	Bronston, KY 42518	572-B
Mobil Investments, Inc.			
	1755 South Highway 27	Somerset, KY 42503	859-B
Moline, Steven C.			
	807 Sunset Drive	Lexington, KY 40502	688-B
Morehead Financial Center, Inc.			
	430 W. Main Street	Morehead, KY 40351	1124-B
Morris, Eric and Mark Morris, a Partnership d/b/a The Morris Group/Right Choice Mortgage Company			
	6300 North Main Street	Dayton, OH 45415	897-B
Mortgage 1 of Kentucky, Inc. d/b/a Mortgage Associates of Kentucky			
	137 Second Street	Henderson, KY 42420	942-B
	East 21st Street	Hopkinsville, KY 42240	1098-B
Mortgage Connection of Evansville, Inc. (The)			
	3520 New Hartford Rd. Ste. 102	Owensboro, KY 42303	523-B
Mortgage Express of KY, LLC			
	805 North Main Street	London, KY 40741	1142-B
Mortgage Funders, Inc.			
	4119 Old Bardstown Road, Suite 5A	Louisville, KY 40218	1106-B
Mortgage Group, Inc. (The)			
	104 Cude Lane, Suite 112	Madison, TN 37115	788-B
Mortgage House of America, LLC			
	7265 Kenwood Road, Suite 105	Cincinnati, OH 45236	875-B
Mortgage Max, Inc.			
	176 Pasadena Drive, Suite 3	Lexington, KY 40503	932-B
	356 N. McWhorter Street, Suite 2	London, KY 40741	1048-B
Mortgage One Services, Inc.			
	105 Elizabeth Avenue	Morehead, KY 40351	858-B
	215 Evans Drive	Mt. Sterling, KY 40353	867-B
	Route 2, Elizaville Avenue	Flemingsburg, KY 41041	1126-B
Mortgage Place, LLC (The)			
	908 West Fifth Street, Suite 111	London, KY 40741	760-B
Mortgage Plus, LLC			
	2001 Alverson Drive, Suite 108	Paris, KY 40361	991-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADRESS	CITY, STATE, ZIP	LICENSE NUMBER
Mortgage Source, Inc. (The)			
	4358 Ferguson Drive, Suite 230	Cincinnati, OH 45245	754-B
Mortgage Specialists, Inc.			
	100 John Sutherland Drive, Suite 6	Nicholasville, KY 40356	600-B
Mortgage World, Inc.			
	2210 Goldsmith Lane, Suite 104	Louisville, KY 40218	1134-B
	Mulberry Street	Elizabethtown, KY 42701	1137-B
Mortgages Unlimited, Inc.			
	1941 Bishop Lane, Suite 625	Louisville, KY 40218	626-B
Mutual Mortgage Company, LLC			
	2 West Steve Wariner Drive	Russell Springs, KY 42642	1000-B
mymortgagepro, LLC			
	961 Beasley Street, Suite 203	Lexington, KY 40505	1201-B
Nationwide Mortgage, LLC d/b/a Nationwide Mortgage of Tennessee, LLC			
	316 Walton Ferry	Hendersonville, TN 37075	854-B
Natwin, Inc. d/b/a Natwin Financial			
	9429 East Bend Road	Burlington, KY 41005	940-B
NCE Financial Services, LLC d/b/a NCE Mortgage			
	510 East New Circle Road	Lexington, KY 40505	943-B
New Liberty Mortgage Company, Inc.			
	1018 New Circle Road, Suite 204-C	Lexington, KY 40505	1030-B
New Millennium Mortgage, Inc.			
	324 Spring Street	Jeffersonville, IN 47130	996-B
North American Lending Corporation			
	1000 Cherrywood Place, Suite 300	LaGrange, KY 40031	638-B
North Central Kentucky Mortgage Services, LLC			
	175 Jerry Hardesty Road	Ekron, KY 40117	1147-B
North Star Mortgage Incorporated			
	103 Humes Ridge Road	Williamstown, KY 41097	1095-B
Oaktree Mortgage, Inc.			
	116 North Main Street, Suite 2	Nicholasville, KY 40356	762-B
Oakwood Mobile Homes, Inc.			
	7800 McCloud Road	Greensboro, NC 27409	1183-B
	2735 Russellville Road	Bowling Green, KY 42101	1185-B
	408 State Route 1947	Grayson, KY 41143	1187-B
	1600 Daniel Boone Parkway	London, KY 40741	1190-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADRESS	CITY, STATE, ZIP	LICENSE NUMBER
	3187 AA Highway	Maysville, KY 41056	1191-B
	995 Eastern Bypass	Richmond, KY 40475	1192-B
	2670 Highway 27 North	Stanford, KY 40484	1193-B
	P.O. Box 10	Stanville, KY 41659	1194-B
	11041 Dixie Highway	Walton, KY 41094	1195-B
Oakwood Mobile Homes, Inc. d/b/a Freedom Homes			
	13129 State Route 180	Ashland, KY 41102	1184-B
	6425 N. Dixie Highway	Elizabethtown, KY 42701	1186-B
	647 Conn Street	Ivel, KY 41642	1188-B
	1160 New Circle Road	Lexington, KY 40505	1189-B
Ohio Valley Mortgage Services, Inc.			
	201 N.W. 4th Street, Suite 301	Evansville, IN 47708	1155-B
OK Financial Group, Inc.			
	3415 Bardstown Road, Suite 408	Louisville, KY 40218	1203-B
Old Kentucky Mortgage Company			
	103 E. Beaver, Suite E	Corydon, IN 47112	736-B
Old Pioneer Mortgage Co. of KY			
	541 Buttermilk Pike, Suite 311	Crescent Springs, KY 41017	830-B
Oxford Mortgage Corp.			
	3113 Blackiston Mill Road	New Albany, IN 47150	981-B
Oxford Mortgage Corp. d/b/a Oxford Financial Services			
	3830 Taylorsville Road, Suite 1	Louisville, KY 40220	792-B
P & C Mortgage, LLC			
	1608 Curling Way	Bowling Green, KY 42104	968-B
Palm Harbor Homes, Inc. d/b/a Palm Harbor Village			
	15303 Dallas Parkway, Suite 800	Addison, TX 75248	1063-B
	Route 2, Box 288J, Route 11 Bypass	Flemingsburg, KY 41041	1064-B
	321 Corvette Drive	Bowling Green, KY 42101	1065-B
	11061 Dixie Highway	Walton, KY 41094	1086-B
Paradigm Mortgage Group, Inc.			
	3101 Clays Mill Road, Suite 212	Lexington, KY 40503	763-B
Paragon Mortgage, Inc.			
	754 Millstream Drive	Taylor Mill, KY 41015	1045-B
Patriot Acceptance Corporation			
	310-B S. Main Street, Suite 200	Elkhart, IN 46514	954-B
Patriot Mortgage Company, Inc.			
	2100 Gardiner Lane, Suite 100 C	Louisville, KY 40205	781-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADRESS	CITY, STATE, ZIP	LICENSE NUMBER
Patton, Edward d/b/a First Mortgage Services			
	402 1/2 South Broad Street	London, Ky 40741	1014-B
Peoples Mortgage Group			
	401 11th Street, Suite 300	Huntington, WV 25701	1197-B
Performance Mortgage Services, LLC			
	120 Spring Street	Jeffersonville, IN 47130	870-B
Pettyjohn, Mark C. Acorn Mortgage Services			
	207 S. Walnut, Suite 3	Rochester, IL 62563	903-B
Pinnacle Mortgage, LLC			
	501 Darby Creek Rd. #36	Lexington, KY 40509	636-B
Powell & Associates, Inc.			
	716 Vincennes Street	New Albany, IN 47150	929-B
Preferred Credit, Inc.			
	15 Greenbrier Avenue	Hurricane, WV 25526	533-B
	20 Euclid Avenue	Winchester, KY 40391	1028-B
Preferred Financial & Mortgage, Inc. d/b/a PFM Mtg. Funding/Preferred Mtg.Co			
	7613 East Manslick Road	Louisville, KY 40228	538-B
Preferred Housing, Inc.			
	RR2, Box 13AA	Flemingsburg, KY 41041	1206-B
Premier Mortgage Corporation			
	200 Whittington Pkwy., Ste. 101	Louisville, KY 40222	555-B
Premier Mortgage Group, Inc.			
	101 Prosperous Place, Suite 100	Lexington, KY 40509	860-B
	225 Henton Court	Versailles, KY 40383	1139-B
	851 N. Main Street	Lawrenceburg, KY 40342	1140-B
Primerica Financial Services Home Mortgages,Inc.			
	3100 Breckinridge Blvd.	Duluth, GA 30099	983-B
Professional Mortgage Services, Inc.			
	675 Monticello Street, Suite 4	Somerset, KY 42501	919-B
Prospect One Mortgage Group, Inc.			
	12318 Warner Drive	Goshen, KY 40026	1055-B
Quality One Mortgage, Inc.			
	2741 Charlestown Road, Suite 100	New Albany, IN 47150	1038-B
Quantum Mortgage, Inc.			
	2076 Lakelyn Court	Crescent Springs, KY 41017	840-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADRESS	CITY, STATE, ZIP	LICENSE NUMBER
Rae Hahn, Inc. d/b/a Assured Financial Services	11412 LaGrange Road	Louisville, KY 40223	1020-B
Regency First Mortgage, Inc.	10507 Timberwood Circle, Ste. 214	Louisville, KY 40223	812-B
Regency Mortgage Corporation	2050 Regency Road, Suite D	Lexington, KY 40503	740-B
Reliable Mortgage, LLC	1939 Goldsmith Lane, Suite 133	Louisville, KY 40218	1057-B
Residential Mortgage Center, Inc.	2025 Ashland Road	Greenup, KY 41144	1152-B
RMB of Kentucky, Inc. d/b/a Compass Mortgage Corporation	4475 La Grange Road	Shelbyville, KY 40065	717-B
RMC Cornerstone, LLC	401 Broadway Street	Paducah, KY 42001	965-B
Royal Mortgage Company, Inc.	121 Prosperous Place, Suite 8B	Lexington, KY 40509	1047-B
Rural American Homes, Inc. d/b/a 1-2-3 Mortgage Company	264 Commerce Street	Cadiz, KY 42211	1153-B
Safeway Mortgage, Inc.	73 Cavalier Blvd., Ste. 203	Florence, KY 41042	1025-B
Samson Associates, Inc.	5316 Garden Drive	Crestwood, KY 40014	1131-B
Sargent, Leslie d/b/a H & R Block	1214 B North Main Street	Williamstown, KY 41097	1118-B
SBS Corporation of Kentucky (The) d/b/a Citizens First Financial Services	1313 Lyndon Lane, Suite 101	Louisville, KY 40222	773-B
Security Mortgage & Financial Services, Inc.	3040 Breckinridge Lane	Louisville, KY 40220	659-B
Signature Mortgage Inc. of Indiana	3012 St. Joe Road, SuiteC	New Albany, IN 47150	1031-B
Starks Brothers Mobile Homes, Inc.	1694 Highway 641 North	Benton, KY 42071	979-B
Sterling Coast To Coast Financial Group, Inc.	2101 Business Center Drive, Ste. 215C	Irvine, CA 92612	1046-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADRESS	CITY, STATE, ZIP	LICENSE NUMBER
Summit Mortgage Company of the Bluegrass, LLC			
	1025 Monarch Street, Suite A 204	Lexington, KY 40513	1122-B
SunMortgage Corporation d/b/a Landmark Mortgage Group			
	2200 Buechel Avenue, Suite 102	Louisville, KY 40218	805-B
Superior Mortgage Services, Inc.			
	8653 Clough Pike	Cincinnati, OH 45244	732-B
TMI Mortgage Institute, LLC			
	1671 Park Road, Suite 15	Ft. Wright, KY 41011	645-B
TMS Enterprises, Inc. d/b/a Capitol One Mortgage			
	4010 DuPont Circle, Suite L-05	Louisville, KY 40207	1042-B
Trading Post Mobile Homes, Inc. d/b/a Trading Post Homes			
	8037 Dixie Highway	Louisville, KY 40258	960-B
Traditional Mortgage Company, LLC			
	632 Westport Road	Elizabethtown, KY 42701	992-B
	2024 Planters Court	Lexington, KY 40514	809-B
Trio-Limited, LLC d/b/a Equity Line Mortgage			
	6353 Presidential Gateway #206	Columbus, OH 43231	963-B
Tri State Mortgage Group, Inc.			
	331 Robben Lane	Cincinnati, OH 45238	1061-B
	71 Cavalier Boulevard Suite 108	Florence, KY 41042	1062-B
Tri-State Mortgage & Insurance Agency, Inc.			
	4004 East Morgan Avenue, Suite 207	Evansville, IN 47715	888-B
	920 Frederica Street Suite 406	Owensboro, KY 42301	719-B
True Value Homes of Kentucky, Inc.			
	9565 Happy Valley Road	Cave City, KY 42127	1093-B
Tucker's Mobile Homes, Inc.			
	U.S. 60 By-Pass	Hardinsburg, KY 40143	1101-B
Turner, Hannah d/b/a Jade Mortgage and Financial Services			
	571 Leesburg Pike	Georgetown, KY 40324	984-B
United Capital, Inc.			
	186 Airport Plaza Drive, Suite A	Alcoa, TN 37701	1204-B
Universal Acceptance Corporation d/b/a Prudential Mortgage Corporation			
	423 West First Street	New Albany, IN 47150	1027-B
Universal Financial Consultants, Inc.			
	332 West Broadway, Suite 1222	Louisville, KY 40202	252-B

KENTUCKY MORTGAGE LOAN BROKERS

NAME	ADRESS	CITY, STATE, ZIP	LICENSE NUMBER
USA Finanical Services, Inc.			
	108 West Carmel Drive	Carmel, IN 46032	841-B
Villa Homes, Inc. d/b/a Villa Mortgage			
	8347 Dixie Highway	Florence, KY 41042	811-B
Walker Financial Group, Inc.			
	10414 Watterson Trail	Louisville, KY 40299	994-B
Weir, Ashley Clark d/b/a Clark Mortgage Company			
	106 South Lafayette Drive	Georgetown, KY 40324	850-B
Weisenborn, Cary d/b/a U.S. Four Mortgage Co.			
	11258 Cornell Park Drive, Suite 608	Cincinnati, OH 45242	1012-B
	160 Prosperous Place, Suite 101	Lexington, KY 40509	1087-B
White Horse Systems, Inc. d/b/a Capitol First Mortgage			
	161 Northland Boulevard, Suite B	Cincinnati, OH 45246	851-B
Wixco Financial Services, Inc. d/b/a Equity Mortgage, Inc.			
	4801 Sherburn Lane, Suite D-1	Louisville, KY 40207	820-B

Tenth Annual Sale of Checks Report

KENTUCKY SALE OF CHECKS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE
American Express Company	American Express Tower, World Financial Center	New York, New York 10285	1
Travelers Express Company	1550 Utica Avenue South	Minneapolis, Minnesota 55416	2
Travellers Cheque Associates Limited	154 Edward Street	Brighton, Sussex BN2 2LH England	16
Comdata Network, Inc.	5301 Maryland Way	Brentwood, Tennessee 37027	18
Piggly Wiggly Mid-South, Inc.	120 Industrial Drive	Sikeston, Missouri 63801	19
Western Union Financial Services	One Mack Centre Drive	Paramus, New Jersey 07652	21
Thomas Cook, Inc.	c/o Travel Money Services, 3 Independence Way	Princeton, New Jersey 08540	23
GSC Enterprise d/b/a Fidelity Express	128 Jefferson Street	Sulfer Springs, Texas 75482	24
Diemer's D & F Super Market	1232 Adams Street	Bowling Green, Kentucky 42101	25
Interpayment Services, Ltd.	54 Lombard Street	London, England EC3P 9EX	26
Thomas Cook Travelers Cheques LTD	c/o Travel Money Services, 3 Independence Way	Princeton, New Jersey 08540	31
Hauck Handy Store	1000 Goss Avenue	Louisville, Kentucky 40217	33
Integrated Payment System, Inc.	6200 South Quebec Street	Englewood, Colorado 80111	34
Global Express Money Orders, Inc.	8819 Monard Drive	Silver Spring, Maryland 20910	35
FFP Operating Partners, L.P.	2801 Glenda Avenue	Fort Worth, Texas 76117-4391	37
Wyndall's Enterprises, Inc.	3621 Leitchfield Road, P. O. Box 1999	Owensboro, Kentucky 42303	38

KENTUCKY SALE OF CHECKS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Thomas Cook Currency Services, Inc.	One Penn Plaza, Suite 1714	New York, New York 10119	39
North American Money Order Co., Inc.	8601 Dunwoody Place, Suite 504	Atlanta, Georgia 30338	40
Orlanti Valuta	560 South Spring Street	Los Angeles, California 90013	42
Mexico Express of Nevada, LLC	2533 North Carson Street, Suite 3486	Carson City, Nevada 89706	43
MoneyGram Payment Systems, Inc.	1550 Utica Avenue, South	Minneapolis, Minnesota 55436	44
Order Express, Inc.	962 SE Baseline Street	Hillsboro, OR 97123	45
Citicorp Electronic Financial Services, Inc.	8430 West Bryn Mawr Avenue	Chicago, IL 60631	46
RIA Telecommunications, Inc	575 Lexington Avenue, 30th Floor	New York, New York	47
Citicorp Services, Inc	8430 West Bryn Mawr Avenue	Chicago, Illinois 60631	48
RapidMoney Corporation	816 Camaron Street, Suite 2.14	San Antonio, Texas 78212	49

Ninth Annual Check Cashers Report

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
A Advance Check-n-Cash of America, LLC			
	413-A Happy Valley Road	Glasgow	216-1
	105 East Stockton Street	Edmonton	216-4
	1217 East Main Street	Munfordville	216-2
A+ Check Advance of Lexington, Inc.			
	207 North Rogers Wells Boulevard	Glasgow	144-11
	3120 Pimlico Parkway, Suite 11 Park Hills Center	Lexington	144-2
	205 London Shopping Center	London	144-3
	2125 US Highway 25E	Middlesboro	144-4
	1293 North Main, Suite 146	Monticello	144-10
	142 Flemingsburg Road	Morehead	144-7
	445 Richmond Street, Suite #18	Mt. Vernon	144-5
	340 Main Street	Paris	144-6
	966 Commercial Drive, Suite #7	Richmond	144-1
	621 Main Street	Shelbyville	144-8
	150 Shoppers Village Plaza	Winchester	144-12
A+ Check Cashing, Inc.			
	105 West 2nd Street	Maysville	235-1
AAA Cash Advance, Inc. d/b/a Easy Money Shoppe			
	2801 Irvin Cobb Drive	Paducah	136-1
	5162 Hinkelville Road	Paducah	136-2
Ace Cash Express, Inc. d/b/a Ace America's Cash Express			
	809 North 12th Street	Murray	181-2
	3220 Irving Cobb Drive	Paducah	181-1
Advance America, Cash Advance Centers of Kentucky, Inc. d/b/a Advance America, Cash Advance Centers and d/b/a Advance America			
	106 Kentucky Home Square	Bardstown	215-10
	2710 Nashville Road	Bowling Green	215-1
	399 Campbellsville Bypass, Suite N	Campbellsville	215-9
	31 East Bypass	Glasgow	215-7
	1626 2nd Street	Henderson	215-5
	2707 Fort Campbell Boulevard	Hopkinsville	215-6
	1245 Paris Road	Mayfield	215-3
	612 12th Avenue	Murray	215-8
	3333 Frederica #3	Owensboro	215-4
	2619 HC Mathis Drive	Paducah	215-2
Advance Check & Title, Inc. d/b/a Fidelity Check & Title d/b/a Mo-Pawn			
	210C North Kentucky Avenue	Corbin	190-4
	115 South Cumberland Avenue, Suite 101	Harlan	190-2
	1921 Cumberland Avenue	Middlesboro	190-1
	US Highway 25 East South	Pineville	190-5
	965 US Highway 25 West-South	Williamsburg	190-3

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Advance U Cash Inc.			
	8242 Alexandria Pike	Alexandria	114-3
	4997 Houston Road	Florence	114-1
	58 Carouthers Road	Newport	114-2
American Check Advance, LLC			
	701 North Main Street	Franklin	127
Americhek, Inc.			
	2581 Highway 641 North	Benton	196-2
Apollo Rentals, Inc.			
	62 Holly Hill Mall Road	Hindman	208-1
Arthur J. Arnold d/b/a BCC Check Advance			
	428 West Dixie Highway	Elizabethtown	177-4
	3423 Bardstown Road	Louisville	177-1
	4120 Outer Loop	Louisville	177-2
	4447 Dixie Highway	Louisville	177-3
B & B Services, Inc. d/b/a B & B Check Advance			
	4748 Bardstown Road	Louisville	209-1
Bluegrass Check Advance, Inc.			
	2410 Fort Campbell Boulevard	Hopkinsville	141-1
	100 Madison Square Drive	Madisonville	141-4
	818 Paris Road	Mayfield	141-3
	1398 Irving Cobb Drive	Paducah	141-2
	1031 Main Street	Princeton	141-5
Bluegrass Check-To-Cash, Inc.			
	2603 Dixie Highway	Louisville	139-4
	2803 South 3rd Street	Louisville	139-5
	10880 Highway 44E	Mt. Washington	139-3
	1939 Midland Shopping Center	Shelbyville	139-1
	445 Highway 44 East, Unit #10	Shepherdsville	139-2
Buckeye Check Cashing d/b/a Check$mart			
	1717 Madison Avenue	Covington	160-4
	3413 Dixie Highway	Erlanger	160-2
	8449-D US 42	Florence	160-1
	1801 Monmouth	Newport	160-3
Cambron Enterprises, Inc. d/b/a All Checks Cashed			
	368 Ferguson Lane	Shepherdsville	232-1
Carnell Sprinkles d/b/a Confidential Cash			
	Old US 25 Pikeville Road	Barbourville	102
	Garrard Shopping Center, Highway 421 & 80	Manchester	102-2

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Casey's Check Cashing of Kentucky, Inc. d/b/a Casey's Check Advance, Inc.			
	100 Everly Brothers Boulevard	Central City	170-10
	424 North Green Street	Henderson	170-1
	408 East Center Street	Madisonville	70-5
	101 Nebo Road, Suite 1	Madisonville	170-9
	1214-B Carter Road	Owensboro	170-3
	3605 Frederica Street	Owensboro	170-4
	2807 Lone Oak Road	Paducah	170-7
	3200 Park Avenue	Paducah	170-8
Cash 4 Checks, Inc.			
	865 Wilkinson Boulevard, Suite B	Frankfort	137-1
Cash Advance by Liberty, Inc.			
	Main Street Post Office Building, P.O. Box 1330	Olive Hill	117
Cash America Financial Services, Inc.			
	4636 Dixie Highway	Louisville	225-1
	1807 West Broadway	Louisville	225-2
	6410 Preston Highway	Louisville	225-3
	5516 New Cut Road	Louisville	225-4
	3354 Hikes Lane	Louisville	225-5
	5700 Bardstown Road	Louisville	225-6
	4133 Shelbyville Road	Louisville	225-7
	4313 Preston Highway	Louisville	225-8
	4131 Dixie Highway	Louisville	225-9
Cash Emporium, Inc.			
	2440 Winchester Avenue	Ashland	145-1
	148 Appalachian Plaza	South Williamson	145-4
Cash Exchange, Inc.			
	322 C.W. Stevens Boulevard	Grayson	101
Cash Express, LLC			
	101 East Jefferson	Albany	212-4
	100 Columbia Avenue	Glasgow	212-6
	1500 North Main	Monticello	212-3
	1824 Old Gallatin Road	Scottsville	212-1
	509 Ogden Street	Somerset	212-2
	800 North Main Street	Tompkinsville	212-5
Cash In Hand, Inc.			
	180 Town Mountain Road, Suite 112	Pikeville	151-2
	1806 Central Avenue	South Williamson	151-1
Cash to Go, Inc.			
	102-104 Fairfield Avenue	Alexandria	188-1
	7505 Alexandria Pike	Alexandria	188-2

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Cash-Today, LLC			
	1100 B West 7th Street	Hopkinsville	135-1
	230-C Madison Square Drive	Madisonville	135-2
Cash Works, Inc. d/b/a Ace America's Cash Express			
	4930 Poplar Level	Louisville	125
	9090 Dixie Highway, Unit B	Louisville	125-2
Cashback Catalog Sales, Inc.			
	16472 Fort Campbell Boulevard	Oak Grove	205
Check Advance of Louisville. LLC			
	2944 Yorkshire Boulevard	Louisville	222-1
	4737 Dixie Highway	Louisville	222-2
Check Cashing Corporation of America			
	1825 West Broadway	Louisville	140-1
	5017 Poplar Level Road	Louisville	140-3
	1163 South Fourth Street	Louisville	140-4
Check Exchangers, LLC			
	100 Payne Avenue, Unit #2	Georgetown	159-2
	859 East Main Street, 7-D	Frankfort	159-4
	601 Doe Run Drive, Suite 9	Mount Sterling	159-1
	415 Leighway Drive, Suite 38	Richmond	159-5
	1214-D North Main Street	Williamstown	159-3
Check Express			
	244B Daniel Boone Drive	Barbourville	138-5
	1115 Jamestown Street, Suite 2	Columbia	138-7
	109 Northside Plaza	Corbin	138-2
	1535 South Main Street	London	138-1
	U.S. Highway 421	Manchester	138-4
	Key Shopping Center, P. O. Box 922	Russell Springs	138-6
	3865 South Highway 27, Suite 102	Somerset	138-3
Check for Cash, Inc.			
	810 North Cross Street	Albany	156-2
	304 Richmond Road North	Berea	156-4
	367 Richmond Road	Irvine	156-1
	817 South Main Street	London	156-5
	217 South Porter Drive	Richmond	156-3
Check into Cash of Kentucky, LLC d/b/a Check into Cash			
	2945 Scottsville Road	Bowling Green	124-10
	120A Brighton Park Boulevard	Frankfort	124-1
	2333 Versailles Road	Lexington	124-2
	524 West New Circle Road, Suite 170	Lexington	124-3
	1555 New Circle Road, NE	Lexington	124-4
	1746 West Highway 192 #5	London	124-9

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
	2947 Richland Avenue	Louisville	124-5
	8524 Preston Highway	Louisville	124-6
	2310 South Preston Street	Louisville	124-7
	4917 Dixie Highway, Suite K	Louisville	124-8
Check 'n Go, Inc. d/b/a Check 'n Go & Express Check Advance			
	224 Fifteenth Street	Ashland	165-1
	330 U.S. 31W By-Pass, Suite 201	Bowling Green	165-2
	401 Scott Boulevard	Covington	165-4
	2508 Hazelwood Drive	Crescent Springs	165-3
	790 North Dixie Highway, Suite 300	Elizabethtown	165-5
	7277 Turfway Road, Suite B	Florence	165-6
	315 Leonardwood Road, Unit 4	Frankfort	165-7
	1234 Paris Pike	Georgetown	165-8
	2202 U.S. 41 North, Unit B	Henderson	165-9
	3976 Alexandria Pike	Highland Heights	165-10
	393 Waller Avenue Imperial Plaza	Lexington	165-11
	3071 Richmond Road	Lexington	165-12
	337 York Street	Newport	165-14
	3435 Frederica Street	Owensboro	165-13
	81 West Highway 80, Suite E	Somerset	165-15
Check Quest, Inc.			
	3000 Winchester Avenue	Ashland	176-1
	421 Broadway Street	Paintsville	176-2
Check Xpress, Inc.			
	2707 South Seventh Street Road	Louisville	118
Check-4-Check, Inc.			
	516 Public Square	Burkesville	164-3
	115 Nancy Cox Drive	Campbellsville	164-2
	902 Russell Road	Columbia	164-4
	Market Square Shopping Center, 511 West Main	Lebanon	164-6
	436 Wallace Wilkerson Road	Liberty	164-5
	215 South Highway 127	Russell Springs	164-1
Checkered Flag Check Cashing, Inc.			
	54 Roger Combs Boulevard	Hindman	204-4
	Route 122, Box 101	Minnie	204-1
	13400 Kentucky Route 632	Phelps	204-2
	1079 South Lake Drive, Suite 101	Prestonsburg	204-3
	24 Raccoon Creek Road	Raccoon	204-5
Checks-4-Cash, Inc.			
	1807 Main Street	Inez	198-4
	5215 North Mayo Trail	Pikeville	198-2
	929 North Lake Drive, Suite 102	Prestonsburg	198-1

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
City Check Advance, Inc.			
	725 East Broadway	Louisville	143
	1111 West Broadway	Louisville	143-2
CMM of Kentucky, LLC d/b/a Cash Tyme			
	706-A North Green Street	Henderson	166-4
	470E. New Circle Road, Unit 7	Lexington	166-7
	1484 Alexander Drive	Lexington	166-8
	5618 Preston Highway	Louisville	166-1
	4640-A Dixie Highway	Louisville	166-2
	2206 Hikes Lane	Louisville	166-3
	8406 Preston Highway	Louisville	166-5
	3981 Seventh Street Road	Louisville	166-6
	9208 Dixie Highway	Louisville	166-9
Community Check and Title, Inc.			
	413 South Main Street	Corbin	186
Creditcorp of Kentucky, Inc. d/b/a Check Into Cash			
	1321 Elmhurst Plaza	Campbellsville	236-7
	611 West Poplar Street, Suite C-4	Elizabethtown	236-4
	151 North Garden Mile Road	Henderson	236-1
	4050 Fort Campbell Boulevard	Hopkinsville	236-3
	1091 North Main Street	Nicholasville	236-2
	555 West Lincoln Trail Boulevard, Suite 102	Radcliff	236-5
	638 University Shopping Center	Richmond	236-6
Davis & Sons, Inc. d/b/a The Davis Center			
	113 West Jefferson Street	Louisville	237-1
Duane G. Watkins d/b/a Iroquois-Check Casher			
	5330-G South Third Street Road	Louisville	108
	3333 Bardstown Road, Suite 9	Louisville	108-1
E Z Cash, Inc.			
	826 South Dixie Highway	Muldrauch	148-2
	16488 Fort Campbell Boulevard	Oak Grove	148-3
	1960 North Dixie Boulevard, Suite 101	Radcliff	148-1
Easy Cash & Title, Inc.			
	1101 A Master Street	Corbin	192-1
Easy Money Express Co., d/b/a Easy Money Express			
	4677 Alben Barkley Drive	Paducah	226-1
Elite Enterprises of Kentucky, Inc. d/b/a Check Our Cash			
	450 Tucker Drive	Maysville	207
Evangeline A. Inklebarger d/b/a Zippi Cash Advance			
	413 Park Plaza Drive	Owensboro	223-1

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
Executive Enterprises, Inc. d/b/a Checks, Etc.			
	1099 Fairview Plaza, US 31 W-Bypass	Bowling Green	110-1
	Hwy 185 Sugar Maple Square Shopping Center, Suite 3	Bowling Green	110-2
	1901 Russellville Road	Bowling Green	110-3
Express Check, LTD			
	813-B Louisville Road	Frankfort	168
FACA of Kentucky, LLC			
	415 Diedrich Boulevard	Ashland	211-5
	124 Prince Royal Drive	Berea	211-4
	1019 Cumberland Falls Highway, Suite 15	Corbin	211-8
	639 Beaumont Plaza	Harrodsburg	211-10
	2480 US 41 North, Suite N	Henderson	211-6
	1011 Paris Road, Suite 333	Mayfield	211-1
	1154 US 68	Maysville	211-14
	506 North 12th Street	Murray	211-3
	202 Edgewood Drive	Nicholasville	211-9
	2845 West Parrish Avenue, Suite J	Owensboro	211-11
	852 Joe Clifton Drive	Paducah	211-2
	1340 South Highway 27, Suite E	Somerset	211-7
Fast Cash, LLC			
	15136 Fort Campbell Boulevard	Oak Grove	152
Florence Burchett d/b/a King Cash			
	1209 West Main Street	West Liberty	157-2
First American Services of Kentucky, LLC d/b/a First American Cash Advance of Louisville			
	5705 Preston Highway	Louisville	214-1
	6661 Dixie Highway	Louisville	214-2
	3021 Breckinridge Lane	Louisville	214-3
	3943 Dixie Highway	Louisville	214-4
	Dixie Highway and Ashby Lane	Louisville	214-5
	5510 New Cut Road	Louisville	214-6
	311 North Mayo Trail	Paintsville	214-7
Giant Oil Company of Kentucky d/b/a Dodge's Store QwikCash Money Center			
	301 South Green (#644)	Henderson	230-1
	U. S. Highway 60, P. O. Box 366 (#643)	Muldraugh	230-2
H. Edward Blankenship d/b/a Checks to Cash			
	208 Jacks Shopping Center	Scottsville	200-2
	101 West Third Street	Tompkinsville	200-1
	120 Westview Shopping Center	Albany	200-3
HLT Check Exchange, LLP			
	1468 Cumberland Gap Parkway	Corbin	105-5
	2366 South US Highway 421	Harlan	105-4
	1589 Highway 15 South, Suite 18	Jackson	105-6
	556 West Highway 192, Suite 103	London	105-2

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY, STATE, ZIP	LICENSE NUMBER
	112 Burley Way, Suite 3	Mt. Sterling	105-7
	103 Weddington Branch Road	Pikeville	105-1
	148 North Main Street	Stanton	105-8
	407 Highway 119 North	Whitesburg	105-3
Holt & Company (1) d/b/a Cash Depot			
	2703-A Fort Campbell Boulevard	Hopkinsville	162
Independent Check Cashing, Inc. d/b/a Cash A Check			
	1320 East Broadway, Suite D	Campbellsville	149-3
	268 Jane Trail, Building 9	Danville	149-5
	1105 South Main Street	Hartford	149-7
	127 South Main Street	Lawrenceburg	149-1
	545 East Main Street	Lebanon	149-6
	120 Marion Street	Leitchfield	149-2
	401 N. 12th Street, Village Square Shopping Center	Middlesboro	149-4
Instant Cash Advance, Inc.			
	487-B East New Circle Road	Lexington	202-1
Instant Payday, LLP			
	1000 Lexington Road, Suite 4	Danville	172
J & E Enterprises, Inc. d/b/a Check Casher			
	624 North 3rd Street, Suite 102	Bardstown	155-1
	1304 North Dixie Highway	Elizabethtown	155-4
	7200 Preston Highway	Louisville	155-3
	100 Knox Boulevard	Radcliff	155-5
	1629 North Dixie Highway	Radcliff	155-6
James A. Wheeler d/b/a Wheeler's Check Cashing Services			
	1673-A North Wilson Road	Radcliff	217-1
James B. Zoeller d/b/a Mr. Payday of Kentucky			
	1617 Bardstown Road	Louisville	107-1
	10120 Taylorsville Road	Louisville	107-2
	10213 Dixie Highway	Louisville	107-3
	2600 West Broadway, Suite 102	Louisville	107-5
Jeffrey Burchfield d/b/a Hollywood Cash Advance			
	631 Emory Drive	Owensboro	193-1
	1100 East 5th Street	Owensboro	193-2
Jeffrey Theo Rich d/b/a Fast Cash One			
	77 South Highway 27	Somerset	122
Joe N. Turner d/b/a EZ Cash			
	209 Main Street, Suite 4	Hazard	218-1

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY	LICENSE NUMBER
John Parrot d/b/a Commonwealth Check Advance			
	5600 National Turnpike Lane	Louisville	201-1
	15670 Old Preston Highway	Louisville	201-2
	1402 North Dixie Highway	Louisville	201-3
Kentucky Cash Company, Inc.			
	1106 Lovers Lane	Bowling Green	173
Kentucky Check Advance, LLC			
	102 Rose Hill	Versailles	130
Kentucky Check Cashing, Inc.			
	204 West Broad StreetCentral City		231-4
	710 East Center Street	Madisonville	231-1
	1111 South Main Street	Madisonville	231-2
	1340 West Main Street	Princeton	231-3
Kwik Cash, LLC			
	1904 Main Street	Benton	150-4
	1417 State Route 45 North	Mayfield	150-1
	1304-C Chestnut Street	Murray	150-2
	407 Highway 62 West	Princeton	150-3
KY Catalog Sales, Inc. d/b/a Advance Til Payday			
	516 US 31 West Bypass	Bowling Green	123-10
	1515 Ring Road, Suite 4	Elizabethtown	123-8
	2203 Fort Campbell Boulevard	Hopkinsville	123-12
	6617-A Preston Highway	Louisville	123-6
	8270 Dixie Highway	Louisville	123-7
	8304 Preston Highway	Louisville	123-9
	2911 Brownsboro Road	Louisville	123-11
	15976 Fort Campbell Boulevard	Oak Grove	123-3
	1679 B North Wilson Road	Radcliff	123-1
	651 Knox Road	Radcliff	123-2
	734 Knox Boulevard	Radcliff	123-4
	12414 Dixie Highway	Valley Station	123-5
L and B Financial Services, LLC			
	2532 Burlington Pike	Burlington	233-1
Loan Star, Inc. d/b/a The Loan Arranger d/b/a Payday Loans			
	1853 Monmouth Street	Newport	229-1
Louis Guyot d/b/a Green Street Pawn			
	1500 North Green Street	Henderson	206
LWC, LLC d/b/a Mister Money-USA of Lexington			
	1300 Winchester	Lexington	224-1

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY	LICENSE NUMBER
McKenzie Check Advance of Kentucky, Inc. d/b/a National Cash Advance d/b/a United Cash Advance			
	1755 Scottsville Road, Suite 4A	Bowling Green	103-2
	4319 Winston Avenue	Covington	103-5
	1560 Hustonville Road, Suite 357	Danville	103-13
	1705 North Dixie Avenue	Elizabethtown	103-9
	7108 Turfway Road	Florence	103-16
	502 Eastwood Shopping Center	Frankfort	103-19
	100 Mary Lynn Drive #24	Georgetown	103-11
	1321 2nd Street, Unit J	Henderson	103-3
	3038 Fort Campbell Boulevard, Space N	Hopkinsville	103-1
	352 Southland Drive	Lexington	103-12
	1301 Winchester Road, Suite 77	Lexington	103-14
	4412 Outer Loop Highway	Louisville	103-15
	8180 Dixie Highway	Louisville	103-6
	3600 Frederica Street, Suite G	Owensboro	103-8
	3216 Irwin Cobb Drive, Suite B	Paducah	103-18
	878 Eastern By-Pass	Richmond	103-17
	1113A Pioneer Drive	Winchester	103-10
Melissa Gaunce Fryman d/b/a Minutes Before Cash			
	312 North Main Street	Cynthiana	175
Money Express Financial Services, Inc.			
	15107 Fort Campbell Boulevard	Oak Grove	210-1
Money Now-Kentucky, Inc.			
	1000 Cherrywood Place, Suite 400	LaGrange	146-3
	4140 Taylor Boulevard	Louisville	146-1
	2206 Hikes Lane	Louisville	146-2
	4408 Dixie Highway	Louisville	146-5
	724 East Center Street	Madisonville	146-4
Money Shop, Inc.			
	2312 13th Street	Ashland	191-1
Mr. Check Casher, Inc.			
	16358 Fort Campbell Boulevard	Oak Grove	163
Mr. Chek, Inc.			
	108 Court Street	Irvine	153-1
	908 East Main Street, Suite 3	Richmond	153-3
	209 North Main Street #1	Stanton	153-2
Mr. Postman, Inc.			
	1214 Paris Road	Mayfield	106
MSC of Danville, Inc. d/b/a Main Street Cash			
	120 East Main Street, Suite 2	Danville	174
Nancy's Helping Hand, LLC			
	401 West Broadway	Mayfield	129

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY	LICENSE NUMBER
Northern Kentucky Check Cashing Services, LLC			
	8201 U. S. 42	Florence	221-1
P & P Corporation			
	1611 Madison Avenue	Covington	142
Pay Day Now, LLC			
	U.S. 23 South Shore Plaza, Space 5	South Shore	219-1
Payday Today, Inc.			
	202 Mt. Zion Road	Florence	213-1
PBR Great Expectations, LLC d/b/a Mister Money			
	9808 Taylorsville Road	Jeffersontown	227-3
	13000 Dixie Highway	Louisville	227-1
	5238 Bardstown Road	Louisville	227-2
	3501 Bardstown Road	Louisville	227-4
Pulaski Financial Haven, Inc. d/b/a Check Swap			
	303 Happy Valley Road	Glasgow	167-5
	103 Michigan Avenue	Monticello	167-2
	125 South Winter Street	Russellville	167-4
	3765 South U.S. 27	Somerset	167-1
	376 Main Street	Whitley City	167-3
Purchase Area Check Advance, Inc.			
	2607 Jackson Street	Paducah	154
QC Financial Services, Inc. d/b/a Quik Cash			
	934D Louisville Road	Frankfort	238-2
	3101 Richmond Road, Suite 314	Lexington	238-4
	1489 South 4th Street	Louisville	238-5
	4316 Cane Run Road	Louisville	238-6
	16428 Fort Campbell Boulevard, Suite 2	Oak Grove	238-3
	525 Leighway Drive	Richmond	238-1
Quick Cash			
	402 Greenup Street	Covington	161-2
Richard L. and Beverly J. Carter d/b/a Carter's Check Cashing			
	1311 Meade Street, Cabin C	Flatwoods	134-3
	523 East Main Street	Grayson	134-1
	Unit #5 Southland Plaza	Louisa	134-2
Ricky Ray Edgar d/b/a Gunsmoke Pawn Shop			
	2539 Cemetary Road, Suite 2	Bowling Green	199-1
S & H Ezy Stop Food Shoppe, Inc. d/b/a Ezy Stop Food Shoppe			
	245 Violet Road	Crittenden	182

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY	LICENSE NUMBER
Shwab Financial Services, Inc. d/b/a United Check Cashing			
	5003 Preston Highway	Louisville	197-1
Sir Rental Co., Inc. d/b/a Highland Jewelry & Loan			
	1125 Bardstown Road	Louisville	116
Speedy Cash Check Advance, Inc.			
	257 West Russell Street	Elkhorn City	133-8
	756 Highway 2034, P.O. Box 250	Ermine	133-1
	2415 West Highway 72, Suite 101	Harlan	133-9
	311 Morton Boulevard, Suite102	Hazard	133-3
	209 Highway 15 South	Jackson	133-6
	501 Jefferson Avenue	Paintsville	133-4
	3921 North Mayo Trail	Pikeville	133-2
	19 Hatfield Lane	Prestonsburg	133-5
	490 East Mountain Parkway	Salyersville	133-7
T. Herd Loans, LLC d/b/a Yes! Loans and Check Cashing			
	3821 Louisa Road	Catlettsburg	195-1
	201 Madison Street	Louisa	195-2
	Route 40 Main Street	Warfield	195-3
Tammy Howard d/b/a Howard's Pawn Shop			
	542 South Main Street	Hartford	228-1
The Check Exchange, Inc.			
	1406 Hustonville Road	Danville	132-6
	8181 Mall Road	Florence	132-9
	1134 Old U.S. 127 South, Suite C	Frankfort	132-7
	735 South Broadway	Georgetown	132-8
	3927 Winston Avenue	Latonia	132-10
	644 North Broadway	Lexington	132-1
	2417 Nicholasville Road	Lexington	132-2
	3128 Richmond Road	Lexington	132-3
	1805 Monmouth Street	Newport	132-11
	1020 North Main Street #3	Nicholasville	132-4
	805 Eastern Bypass #6	Richmond	132-5
The Money Place LLC			
	935 Paris Road	Mayfield	109-1
	513-A South 12th Street	Murray	109-3
	702 H. C. Mathis Drive	Paducah	109-2
The UnBANC, Inc.			
	15936 Fort Campbell Boulevard	Oak Grove	131-2
	204 Redmar Plaza	Radcliff	131-1
Title Loans, Inc. d/b/a Tom's Discount Tobacco			
	12484 US 60	Ashland	158

KENTUCKY CHECK CASHERS LICENSEES

DECEMBER 31, 2000

NAME	ADDRESS	CITY	LICENSE NUMBER
Tobacco Country, Inc. d/b/a Quick Money			
	1417 Highland Avenue	Carrollton	147-3
	7960 Highway 42	Florence	147-1
Tri-State Pawn and Jewelry, Inc.			
	1209 Center Street	Catlettsburg	203-1
Uncle Milties Pawn Shop, Inc.			
	3775 Southern Parkway	Louisville	179
V & J Pawn Shop, Inc. d/b/a V & J Check Advance			
	113 South Main Street	Harlan	184
Venture Services, Inc. d/b/a CHECK ADVANCE			
	726 Greenup Avenue	Ashland	115-10
	1000 East John Rowan Boulevard	Bardstown	115-17
	217 East Broadway	Campbellsville	115-18
	420 Scott Street	Covington	115-8
	113 East Bridge Street	Cynthiana	115-5
	1512 North Dixie Road	Elizabethtown	115-19
	Route #2, Box 297-C, Elizaville Road	Flemingsburg	115-9
	7101 Dixie Highway	Florence	115-6
	601 D N Carol Malone Boulevard	Grayson	115-12
	820 Lane Allen Drive	Lexington	115-1
	5306 Bardstown Road	Louisville	115-7
	152 East Second Street	Maysville	115-4
	1575 Gateway Plaza	Maysville	115-16
	264 Trademore Shopping Center	Morehead	115-2
	241 Indian Mound Trail	Mount Sterling	115-3
	221 Broadway, Suite 5	Paintsville	115-14
	1856 South Main Street	Paris	115-15
	3767 North Mayo Trail	Pikeville	115-13
	811 North Wilson Road	Radcliff	115-20
White Oak Enterprises, Inc. d/b/a Hazard Check Exchange			
	Suite 7, 151 East Main Street	Hazard	104

DIVISION OF SECURITIES

SIXTEENTH ANNUAL SECURITIES REPORT

The Division of Securities regulates the activities of individuals and firms who sell or provide advice on securities to Kentucky residents. This regulation takes several forms – licensing of securities firms and professionals, registration of securities offerings, compliance with and enforcement of the Blue Sky Law, and the education of Kentucky investors.

During 2000, the number of securities firms and professionals licensed by the Division increased substantially, a likely result of the strong bull market. However, the end of the bull market during December of 2000 signaled an end to this record growth. Likewise, the number of securities offerings filed with the Division increased throughout the year.

Also during 2000, the Division saw an increase in the number of nontraditional securities products being offered to the general public – promissory notes, brokered CDs, viatical settlements, and customer-owned coin operated telephone systems, just to name a few. The sales activities related to these products often spurred investigations by the Division. A number of investigations resulted in orders entered by the Commissioner against firms and individuals for alleged violations of the Securities Act of Kentucky.

The year ended on a positive note as the Division initiated a comprehensive investor education program aimed at providing Kentuckians with the tools they need to make wise investment choices. Part of this program is dedicated to giving teachers materials they can use to help students learn responsible saving and investing habits. Through these efforts, the Division hopes to help shape a generation of savvy and informed investors who have the skills necessary to prosper financially.

REPORT OF THE DIVISION OF SECURITES
AN OVERVIEW OF 2000 INITIATIVES

LICENSING

	YTD 2000	Total 1999
Broker-Dealer Registration		
New Application (Form BD)	267	199
Withdrawals (Form BDW)	113	136
Conditional	0	2
Total Registered	1,726	1,560
Broker-Dealer Agent Registrations		
New Applications (U-4)	29,407	21,102
Withdrawal w/o registration	7	6
Approved	33,423	24,750
Conditional	2	1
Terminated	24,396	19,849
Transfers	0	4,135
Mass Transfers	1,987	2,040
Total Registered	71,813	61,530
KY Residents	4,611	4,265
KY Investment Advisers		
New Applications(ADV)	20	24
Approved	18	22
Withdrawals (ADV-W)	12	8
Total Registered	90	84
KY Investment Adviser Representatives		
New Applications (U-4)	31	42
Approved	31	40
Terminated	14	4
Total Registered	127	N/A
Federal Covered Investment Advisers		
Notice Filings	82	51
Effective	82	46
Withdrawals (ADV-W)	28	16
Total Effective Notice Filings	457	403
Federal Covered IA Representatives		
New Applications (U-4)	143	127
Approved	143	127
Terminated	135	126
Total Registered	786	N/A

N/A - Not available

COMPLIANCE

	EXAMS YTD	1999
Broker Dealer	**235**	**135**
Main Office	4	5
Branch Office	165	130
Non-Branch Office	66	N/A
Investment Adviser	**31**	**46**
Main Office	31	46
Satellite Office	0	0
Total	**266**	**181**

ENFORCEMENT

	Year to date	1999
Referrals To Outside Agency/Entity	**1**	**29**
Referrals From Outside Agency/Entity	**16**	**17**
Investigations Opened	**52**	**87**
Investigations Close	**40**	**50**
Investigations Pending	**82**	**70**

CORPORATION FINANCE

	Effective YTD	Pending	1999
Registrations			
By Coordination	49	5	55
By Qualification	0	0	1
By Notification	0	0	8
Notice Filings			
Investment Companies – New	808	20	612
Investment Companies – Renewals	3219	0	3147
Unit Investment Trusts	812	26	553
Reg. D, Rule 506 Offerings	563	0	341
Exemptions			
Claims of Exemption Requested	101	0	
Total	**5552**	**51**	**4902**

KENTUCKY HEADQUARTERED BROKER DEALER COMPANIES

NAME	ADDRESS	CITY
Alexander Investment Services	1941 Bishop Lane, Suite 600	Louisville
Churchill Financial, LLC	1406 Browns Lane, Suite 200	Louisville
Concorde Investment Group	4965 U.S. Highway 42, Ste. 1900	Louisville
Dupree & Company, Inc.	125 South Mill Street	Lexington
Eitel & Company	6002 Brownsboro Park Blvd.	Louisville
Equity/Wyse Investments, Inc.	315 Strathmore	Lexington
First Kentucky Securities Corporation	State National Bank Building	Frankfort
Interactive Planning Corp.	131 Prosperous Place, Suite 17	Lexington
Investment Bank Services, Inc.	6200 Dutchman's Lane	Louisville
J.J.B. Hilliard, W.L. Lyons, Inc.	Hilliard Lyons Center	Louisville
Lexington Capital Management	269 West Main Street	Lexington
Lexington Investment Company, Inc.	360 East Vine Street, Suite 301	Lexington
Moneywatch Securities, Inc.	2692 Richmond Road	Lexington
Nancy Barron & Associates, Inc.	150 Grand Boulevard	Lexington
Ridgemont Securities, Inc.	632 Adams Street, Suite 210	Bowling Green
Rise, Inc.	173 Sears Avenue, Suite 278	Louisville
Sachs, Company	1346 South Third Street	Louisville
Winebrenner Capital Partners, LLC	1741 Kensington Place Lane	Louisville

KENTUCKY HEADQUARTERED INVESTMENT ADVISOR FIRMS

NAME	CITY	
Albert L. Earley, Jr.	Louisville	KY
Alleghan Investment Management, Inc.	Lexington	KY
Anderson Investment Advisery, Inc.	Louisville	KY
Argus Investment Management	Prospect	KY
Bridges Capital Management, Inc.	Louisville	KY
Bryon N. Milby, CPA	Campbellsville	KY
C. Philip Clark & Associates, Inc.	Owensboro	KY
Capital Advisors Group, Inc.	Lexington	KY
Capital Asset Management Corporation	Louisville	KY
Capital Investment Management, Inc.	Leitchfield	KY
Capital Resources Corporation	Louisville	Ky
Charles Will Investments, Inc.	Louisville	KY
Chilton and Medley Financial Services, LLC	Louisville	KY
Christina Vittitow O'Bryan, CFP	Owensboro	KY
Christopher L. Chamberlain D/B/A Keepsake Management	Lexington	KY
Churchill Financial, L.L.C.	Louisville	Ky
Civello Investment Advisory	Louisville	KY
Coats Financial Planning	Louisville	KY
Cole Management, Inc.	Shelbyville	KY
Cotton and Allen Financial Group, LLC	Louisville	KY
Cumberland Financial Advising, LLC	London	Ky
E&S Financial Services, LLC	Louisville	KY
Eitel Investment Management	Louisville	KY
Equity Advisors of Kentucky, Inc.	Louisville	Ky
Equity Resources, Inc.	Louisville	KY
Family Wealth Counseling, Inc.	Louisville	KY
Financial Architects, Inc.	Louisville	KY
Financial Services Advisory, Inc.	Louisville	KY
Gerald Lee Minnis	Louisville	KY
Goodwin Equity, LLC	Lexington	KY
Hancock & Born Financial Consulting, Inc.	Danville	KY
Harold D. lanham, PSC	Louisville	KY
Investment Strategies Inc.	Louisville	KY
JDT, Inc.	Lexington	KY
John Patrick Anderson	Lexington	KY
Key Market Research, LLC	Louisville	KY
Legend Financial Group, Inc.	Lexington	KY
Lewis Investment Advisors, Inc.	Louisville	KY
Lloyd E. Painter	Greenville	KY

KENTUCKY HEADQUARTERED INVESTMENT ADVISOR FIRMS

NAME	CITY	
Meyer Financial Services Corporation (T)	Crestview Hills	KY
Mid Central Financial, Inc.	Covington	KY
Millson/Walker Financial Group, Ltd.	Crestview Hills	KY
Mohr Financial Services, Inc.	Fort Wright	KY
Money Matters, Inc.	Morehead	KY
Moneywise, Inc.	Lexington	KY
Morgan Money Management, Inc.	Paducah	KY
Nelson Investment Advisory Services	Bowling Green	KY
Nina M. Wyatt & Associates, LLC	Owensboro	KY
Pierce Financial Planning, Inc.	Lexington	KY
Pillar Financial Advisors, LLC	Louisville	KY
Regional Investment Advisors, Inc.	Louisville	Ky
Resource Advisors, Inc.	Louisville	KY
Resource Design, Inc.	Edgewood	KY
RiverCities Asset Management, LLC	Owensboro	KY
Riverfront Capital Management, Inc.	Covington	KY
Robert M. Walker & Associates, Inc.	Louisville	KY
Ron Beaton's Money Matters	Paducah	KY
Scearce Services, Inc.	Lexington	KY
Spectrum Financial Alliance	Nicholasville	KY
Stivers Sullivan, Morris, Sullivan and Hart, P.S.C.	Lexington	KY
The Capital Return, Inc.	Louisville	KY
Thomas M. Zalla, CFP / PhD	Ft. Wright	KY
Thompson Investment Advisors, Inc.	Louisville	KY
Venture Management Group, Inc.	Louisville	KY
Walker Financial Services, Inc	Bowling Green	KY
Wealth Investment Network, Inc.	Edgewood	Ky
William E. Sawyer	Louisville	KY
William Herbert Alley/ dba Alley Financial Grp	Lexington	KY
William W. Cox, Jr.	Paducah	KY
Winebrenner Capital Partners, LLC	Louisville	KY