



**STATE OF HAWAII
DIVISION OF FINANCIAL INSTITUTIONS
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

2011 ANNUAL REPORT

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The Honorable Neil Abercrombie
The Honorable Keali'i Lopez

Dear Governor Abercrombie and Director Lopez:

It is my privilege to submit to you the 2011 Annual Report of State-Chartered Financial Institutions, Escrow Depositories, Mortgage Servicers, Money Transmitters, Mortgage Loan Originator Companies and Mortgage Loan Originators compiled by the Division of Financial Institutions ("DFI").

Whether attending a meeting or a banking-related event, I am frequently asked my opinion on the Hawaii's economy and the health of the financial institutions in Hawaii. We have all heard that Hawaii is like living in paradise, and I wholeheartedly agree. Over the years, investors have recognized the opportunities for growth in Hawaii. In retrospect during 2011 the banking industry began to show signs of stabilization and recovery from the economic downturn. I am proud to report that Hawaii may be one of the only states in the nation that did not have a bank fail during the economic downturn. In 2011, we saw bank balance sheets improve, and the problem banks began to show improvement. For the most part bankers have managed the disruptions well.

However our community banks continue to wrestle with new regulations and the increasing costs to ensure compliance. Profits are effectively being squeezed as a result of these new federal mandates and the low interest rate environment.

Since my appointment in 2011, DFI has weathered the challenges with our financial institutions and took a tough but fair regulatory approach. Our focus is to ensure bankers have the guidance and tools they need to be successful, while remaining cognizant of our regulatory responsibilities. Maintaining a knowledgeable and experienced staff has always been imperative to monitor all our financial institutions, to anticipate and respond to regulatory issues, and when necessary to provide guidance that strengthens institutional management and its financial condition. Historically examiner retention has been an issue. In 2011, after several years of struggling to preserve and retain examiners due to Hawaii's economic condition, we were unable to hire or replace examiners who retired or left DFI. We continued to strive to maintain and improve our existing examiner staff; however, our staff has felt the pressure of increased regulatory burden without additional staff to maintain and respond to emerging issues. The financial institution community has been patient and I have been working with our banking and other financial institution industries to engage the industry where the industry and regulators work together to achieve the same goal. The DFI looks forward to the opportunities the future brings and will endeavor to be here when you need us the most.

Budget and staffing constraints and the increased commitment to more robust financial institution supervision and examination created challenges to planning and implementing DFI's ongoing training programs, although they remained a critical component of the DFI mission. Staff kept pace with changes in both laws and supervisory practices through specialty educational opportunities, such as the FDIC's State Examiner Training Program and Internet-based courses provided by the Conference of State Bank Supervisors ("CSBS"), our regulatory trade association. Conducting joint examinations with our Federal colleagues over the past several years has continued to contribute to a high level of DFI staff proficiency and professionalism, which has paid off in the current environment marked by the increased tempo and complexity of financial institution examinations.

Division of Financial Institutions

The DFI's 25 employees are committed to maintaining an environment of safe and reliable financial services for Hawaii's consumers and our licensees. Daily, we practice our mission – to ensure the safety and soundness of state-chartered and state-licensed financial institutions and ensure regulatory compliance by our licensees by fairly administering applicable statutes and rules in order to protect the rights and funds of the public. Our licensees include banks, a depository financial services loan company, non-depository financial services loan companies, escrow depositories, mortgage servicers, money transmitters, mortgage loan originators and mortgage loan originator companies.

The DFI plans to use technology to provide more efficiency and security for documents and partner with our sister regulatory agencies to pool resources and provide the necessary oversight consumers expect. The DFI plans to use document “imaging” to reduce paper processing and storage costs. This will streamline the regulatory process and enhancing public access to information. The DFI will work with other Federal and State regulatory agencies to collaborate on examinations to better protect consumers by focusing resources on problem areas, while reducing the multiple financial exams that are costly to our agency and the licensees.

The DFI's employees also are devoted to providing regular and clear communication with our licensees, ensuring our licensees understand and adhere to the law and understand how new legislation affects how they do business in Hawaii. Collectively and independently, the DFI employees work to create a stronger, more secure financial environment for businesses and consumers. Together we're working to cultivate a stronger economic future for Hawaii residents and businesses alike.

We look forward to continuing to serve you, and working hard to make our state an even greater place for all who choose to call it home.

Banks and Financial Services Loan Companies

The DFI has legal responsibility for ensuring that the Hawaii state-chartered banking system runs on a safe and sound basis. In its supervisory role, the DFI periodically examines the financial soundness of all state-chartered banks, depository financial services loan companies, and non-depository financial services loan companies. The DFI met the statutory obligation of examining all institutions within the regulatory framework. This was accomplished through coordination with federal banking regulators.

The DFI's examiners perform evaluations of each institution's assets, liabilities, income and expenses; monitor compliance with governing laws and regulations; and rate the effectiveness of the institution's management. The adequacy of capital is assessed to ensure the protection of deposits. In addition, examiners review the Information Technology (IT) functions of state-chartered institutions for compliance with generally accepted IT practices and adherence to State regulations.

Since 2005, the DFI has incorporated the Bank Secrecy Act (BSA) reviews into its independent examination to determine compliance with federal BSA/Anti-Money Laundering regulations. As a whole, state-chartered financial institutions are capably positioned both strategically and financially to meet new opportunities in changing economic and regulatory environments.

On July 21, 2010, President Barack Obama signed the Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank Act”) into law. This legislation was designed to overhaul our nation's financial system, expand consumer protections, and enhance financial regulation. Dodd-Frank Act acknowledges the essential role of state regulators, appropriately recalibrates the balance of power between state and federal regulators, and offers the prospect of a new era of state-federal collaboration and cooperation. While enactment of the Dodd-Frank Act was a monumental achievement, implementing the provisions and requirements of the Act has taken significant time and resources for regulators and the industry during 2011.

Escrow Depositories

The DFI is responsible for licensing and enforcement of the Hawaii laws relating to escrow depositories which provides a regulatory framework for independent escrow depository companies to operate in Hawaii. Persons or companies who perform escrow services are subject to the licensing requirements of the escrow laws. An “escrow” means any transaction affecting the title to real property, including leaseholds, proprietary leaseholds, and condominiums, in which a person not a party to the transaction and neither having nor acquiring any interest in the title receives from one party to the transaction, holds until the happening of an event or performance of a condition and then delivers to another party to the transaction, any money or other consideration or any instrument affecting the title to that real property, all in accordance with the terms of the agreement between the parties to the transaction. The law does not apply to (1) state or federally regulated banks, trust companies, and savings and loan associations; (2) any person licensed as a real estate broker in the State who is the broker for a party to the escrow, provided the person does not charge any escrow fee; and (3) any person licensed to practice law in the State who, in escrow, is not acting as the employee of a corporation, provided the person does not charge any escrow fee.

Each corporation which desires to be licensed shall be incorporated in this state and maintain a principal place of business in the State and have a designated escrow officer. The use of the term “escrow”, “escrow depository”, or any other word or phrase having the same or similar meaning cannot be used unless the corporation is licensed as an escrow depository.

Money Transmitters

The DFI was given the regulatory oversight of this industry in 2007 without adequate funding for the positions provided. It took three years before the DFI had adequate funds to hire one examiner. The DFI continued to license, regulate, supervise and examine money transmitters to ensure that such businesses are not used for criminal purposes, to promote confidence in the State’s financial system and to protect consumers who use this very important sector of Hawaii’s financial services industry. This industry leads in the use of electronic devices including the internet, cellular telephones and other mobile devices to transmit money.

A “money transmitter” is defined as any business engaged in receiving money for transmission, or transmitting money within the United States or to locations outside the United States, by any and all means including, but not limited to, payment instruments, wire transfers, and facsimile or electronic transfers. The DFI also continues to be an active participant in the Money Transmitter Regulatory Association to facilitate fulfillment of its responsibilities with respect to money transmission licensing and regulation.

Each applicant for a license must demonstrate, and each licensee must maintain a safe and sound company. Any applicant must demonstrate such experience, character, and general fitness as to command the confidence of the public and warrant the belief that the business will be operated lawfully and fairly.

Mortgage Servicers

Since 2009, the DFI has the regulatory oversight for this industry without any additional staff. The 2009 Session of the State Legislature provided for the licensure of those residential mortgage servicers that service loans secured by property located in Hawaii, many of which were not otherwise regulated or subject to existing State laws. The bill was passed and signed into law as Chapter 454M of the Hawaii Revised Statutes with an effective date of July 1, 2010. On that date, a borrower who owns property in Hawaii securing a residential mortgage loan will enjoy the enhanced consumer protection afforded by an available local complaint process through a Hawaii regulatory agency – DFI – to compel servicer accountability to Hawaii borrowers – a significant improvement over previous circumstances where borrowers found themselves at the mercy of regulatory agencies in other states that often decline to assist Hawaii consumers in any way.

Mortgage Loan Originators and Mortgage Loan Originator Companies

The 2008 Housing and Economic Recovery Act included the federal SAFE Act, which recognized and built upon states' efforts by requiring all mortgage loan originators to be either state-licensed or federally registered through the Nationwide Mortgage Licensing System (NMLS) by July 31, 2010. In July 2010, Governor Linda Lingle signed into law Hawaii SAFE Act legislation to ensure that Hawaii would retain oversight of mortgage loan originators, formerly known as mortgage brokers or solicitors. The regulatory oversight would include licensure, supervision, and examination. The SAFE Act also repealed the mortgage broker and solicitor registration laws and transferred supervision to the DFI.

The SAFE Act required the DFI to investigate the criminal background of each individual applying for a license as a Mortgage Loan Originator to conduct business in Hawaii. In addition, the DFI was required to ensure each applicant met the state and federal licensing requirements which included pre-licensing education and testing, continuing education, and demonstrated financial responsibility through submission of a credit report to the DFI and maintaining financial responsibility.

Highlights in 2011 include the following:

- Secured electronic access with NMLS to facilitate licensure of MLOs and MLOCs.
- March 31, 2011, completed licensing of all MLOs and MLOCs by the Safe Harbor deadline set by the Federal Housing and Urban Development Department.
- The DFI continued to monitor and provide compliance tools and training for the industry to comply with the SAFE Act requirements.
- The DFI commenced joint examinations of licensed MLOs and MLOCs with other states.

Accreditation

CSBS originally designated DFI as a fully accredited state regulatory and supervisory agency in 1990. The accreditation process involves a comprehensive review of all aspects of DFI's financial services regulatory and supervisory operations and should be re-accredited every five years. The DFI was last accredited in 2005 and will seek re-accreditation in 2012 with the new administration. Re-accreditation will be ambitious in the face of the increased regulatory and supervisory burdens related to the continuing financial crisis and the implementation of new programs which must be accomplished with time and resources diminished by furloughs and staffing cutbacks.

We are clearly facing significant and seemingly ever increasing challenges in fulfilling our statutory responsibilities of ensuring the safety and soundness of Hawaii's financial services industry and protecting Hawaii's consumers. As in the past, the key component in meeting those challenges will always be the DFI staff, from its most seasoned veteran to its newest examiner-in-training. They will continue to be that key component, and it is therefore appropriate to not only thank them here for their past hard work, but also to acknowledge their continuing critical importance to the DFI's ability to meet the formidable challenges which await them in the future.

Respectfully submitted,

Iris Ikeda Catalani
Commissioner of Financial Institutions

STAFF

(as of December 31, 2011)

Iris Ikeda Catalani
Commissioner

Lynne Himeda
Deputy Commissioner

Licensing and Regulatory Analysis Branch

Vacant
Examination Manager

Examiners
Roy Maeda
Debra Takeuchi-Au
Kelly Tran
Dwight Young

MLO Program

Katherine Alexander
Supervisor

Examiners
Dennis Tashiro
Eileen Mactagone
Blaine Kusumoto

Field Examination Branch

Vacant
Examination Manager

Marc Hirai
Field Examination Branch
Supervisor

Examiners
Janice Ah-Nee
Marjorie Bragado
Jimmy Koike
Peter Lam
Patrick Lo
Wendell Nunes
Sayaka Ogg
Sherri Sakamoto
Homer Yung

Administrative Staff

Mary James
Financial Institutions Specialist

Vacant
Regulation Analyst

Secretarial Staff
Karen Kaneko
Maria Bonita Lim
Debra Miyagi
Debra Shimoda

MISSION STATEMENT

Protect. Regulate. Inform.

DFI ensures the safety and soundness of state-chartered and state-licensed financial institutions, and ensures regulatory compliance by state-licensed financial institutions, escrow depositories, money transmitters, mortgage servicers, mortgage loan originators and mortgage loan originator companies, by fairly administering applicable statutes and rules, in order to protect the rights and funds of depositors, borrowers, consumers and other members of the public.

**STATEMENT OF CONDITION
STATE-CHARTERED BANKS**

	12/31/11	12/31/10
Number of Banks	5	5
ASSETS	(Dollar amounts in thousands)	
Loans and Leases ¹	\$15,832,471	\$15,579,811
Cash and Due from Banks	2,747,686	2,888,956
Securities	12,628,358	11,196,145
Fixed Assets	457,589	467,488
Other Real Estate	71,147	61,723
Other Assets	2,319,622	2,308,272
TOTAL ASSETS	\$34,056,873	\$32,502,395
LIABILITIES & CAPITAL		
Total Deposits	\$26,456,613	\$23,759,982
Other Liabilities	3,444,694	5,000,128
Total Liabilities	29,901,307	28,760,110
Capital	4,155,566	3,742,285
TOTAL LIABILITIES & CAPITAL	\$34,056,873	\$32,502,395
Percentage of:		
Equity Capital to Total Assets	12.20%	11.51%
Total Loans to Total Deposits	59.84%	65.57%
Total Loans to Total Assets	46.49%	47.93%

¹ Including Fed Funds Sold; Net of Loan Loss Reserve

STATEMENT OF CONDITION
STATE-LICENSED DEPOSITORY FINANCIAL SERVICES
LOAN SERVICES

	12/31/11	12/31/10
Number of Depository Financial Services Loan Companies	1	1
ASSETS	(Dollar amounts in thousands)	
Loans and Leases ²	\$265,056	\$307,777
Cash and Due from Banks	31,318	96,646
Securities	105,760	81,374
Fixed Assets	35,256	39,469
Other Real Estate	12,333	10,755
Other Assets	38,412	36,694
TOTAL ASSETS	\$488,135	\$572,715
LIABILITIES & CAPITAL		
Total Deposits	\$408,093	\$486,467
Other Liabilities	27,648	32,874
Total Liabilities	435,741	519,341
Capital	52,394	53,374
TOTAL LIABILITIES & CAPITAL	\$488,135	\$572,715
Percentage of:		
Equity Capital to Total Assets	10.73%	9.32%
Total Loans to Total Deposits	64.95%	63.27%
Total Loans to Total Assets	54.30%	53.74%

² Net of Loan Loss Reserve

DIRECTORY OF STATE-CHARTERED BANKS

TRADE ASSOCIATION

Hawaii Bankers Association

1000 Bishop Street, Suite 301-B
Honolulu, Hawaii 96813-4203
Tel (808) 524-5161
Fax (808) 521-4120
Email: info@hawaiiiba.org
Website: www.hawaiiiba.org

OFFICERS

WARREN K.K. LUKE
President
(Hawaii National Bank)

RUSSELL J. LAU
Vice President
(Finance Factors, Ltd.)

PETER S. HO
Secretary/Treasurer
(Bank of Hawaii)

GARY Y. FUJITANI
Executive Director/Executive Vice President
(Hawaii Bankers Association)

FEDERAL BANK REGULATORY AGENCIES

State-Chartered Non-Member Banks

Federal Deposit Insurance Corporation
San Francisco Regional Office
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105-2780
Tel (415) 546-0160
Toll Free (800) 756-3558
Website: www.fdic.gov

National Banks

Office of the Comptroller of the Currency
Western District
1225 17th Street, Suite 300
Denver, Colorado 80202
Tel (720) 475-7600
Website: www.occ.gov

State-Chartered Member Banks

Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, California 94105-1530
Tel (415) 974-2000
Website: www.frbsf.org

DIRECTORY OF STATE-CHARTERED BANKS

BANK OF HAWAII

130 Merchant Street, 22nd Floor
Honolulu, Hawaii 96813

(Mailing Address: PO Box 2900, Honolulu, HI 96846)

Tel (888) 643-3888

Tel (888) 643-9888 (TTY – Hearing Impaired)

Fax (808) 694-8440

Email: webmaster@boh.com

Website: www.boh.com

Peter S. Ho , Chairman, President, and Chief Executive Officer
Kent T. Lucien , Vice Chairman and Chief Financial Officer
Mary E. Sellers , Vice Chairman and Chief Risk Officer
Mark A. Rossi , Vice Chairman, General Counsel, Chief Administrative Officer, and Corporate Secretary
Wayne Y. Hamano , Vice Chairman and Chief Commercial Officer
Peter M. Biggs , Vice Chairman, Retail Banking
Shelley B. Thompson , Vice Chairman and Chief Fiduciary Officer
Donna A. Tanoue , Vice Chairman, Client and Community Relations
Alton T. Kuioka , Vice Chairman, Client Relations
Derek J. Norris , Senior Executive Vice President and Controller
Vincent E. Barfield , Senior Executive Vice President, Investment Services Group
Derek A. Baughman , Senior Executive Vice President and Chief Information Officer
Sharon M. Crofts , Senior Executive Vice President, Operations and Facilities
Jill F. S. Higa , Senior Executive Vice President, Retail Banking Sales, Service and Product
Thomas J. Koide , Senior Executive Vice President, Retail Delivery Channels
James C. Polk , Senior Executive Vice President, Hawaii Commercial Banking
Dean Y. Shigemura , Senior Executive Vice President and Treasurer

Statement of Condition as of December 31, 2011

(Dollar amounts in thousands)

Total Assets \$13,868,520

Total Capital \$926,673

DIRECTORY OF STATE-CHARTERED BANKS

CENTRAL PACIFIC BANK

220 South King Street
Honolulu, Hawaii 96813
(PO Box 3590, Honolulu, HI 96811-3590)
Tel (808) 544-0500 (Oahu)
Tel (800) 342-8422 (Neighbor Islands)
Fax (808) 532-7328
Email: info@centralpacificbank.com
Website: www.centralpacificbank.com

Crystal K. Rose , Chairman of the Board
John C. Dean , President and Chief Executive Officer
Denis K. Isono , Executive Vice President and Chief Financial Officer
Raymond W. "Bill" Wilson , Executive Vice President and Chief Credit Officer
A. Catherine Ngo , Executive Vice President and Chief Administrative Officer
Glen L. Blackmon , Executive Vice President and Chief Information Officer
Lance A. Mizumoto , Executive Vice President and Commercial Banking Manager
David W. Hudson , Executive Vice President and Community Banking Manager

Statement of Condition as of December 31, 2011
(Dollar amounts in thousands)

Total Assets \$4,134,631

Total Capital \$540,153

DIRECTORY OF STATE-CHARTERED BANKS

FIRST HAWAIIAN BANK

999 Bishop Street
Honolulu, Hawaii 96813
(PO Box 3200, Honolulu, HI 96847-0001)
Tel (808) 525-7000
Website: www.fhb.com

Donald G. Horner , Chairman and Chief Executive Officer
Robert S. Harrison , President and Chief Operating Officer
Gary L. Caulfield , Vice Chairman and Chief Information Officer
Robert T. Fujioka , Vice Chairman and Chief Lending Officer
Raymond S. Ono , Vice Chairman and Chief Banking Officer
Albert M. Yamada , Vice Chairman, Chief Financial Officer and Chief Administrative Officer
Alan H. Arizumi , Executive Vice President
William E. Atwater, III , Executive Vice President, General Counsel and Secretary
Winston K.H. Chow , Executive Vice President
Brandt G. Farias , Executive Vice President
Corbett A.K. Kalama , Executive Vice President
Iris Y. Matsumoto , Executive Vice President
Kristi L. Maynard , Executive Vice President and Treasurer
James W. Mills , Executive Vice President
Curt T. Otaguro , Executive Vice President.

Statement of Condition as of December 31, 2011
(Dollar amounts in thousands)

Total Assets \$15,830,240

Total Capital \$2,668,190

DIRECTORY OF STATE-CHARTERED BANKS

OHANA PACIFIC BANK

1357 Kapiolani Boulevard, Suite 102

Honolulu, Hawaii 96814

Tel (808) 237-6551

Fax (808) 237-6555

Email: customer.service@ohanapacificbank.com

Website: www.ohanapacificbank.com

Donald C.W. Kim , Chairman of the Board
James C. Hong , President and Chief Executive Officer
Robert Kamemoto , Executive Vice President and Chief Credit Officer
Dianne Seo , Executive Vice President and Chief Financial Officer

Statement of Condition as of December 31, 2011

(Dollar amounts in thousands)

Total Assets \$90,795

Total Capital \$12,228

PACIFIC RIM BANK

Two Waterfront Plaza

500 Ala Moana Boulevard, Suite 2A

Honolulu, Hawaii 96813

Tel (808) 585-9600

Toll Free (866) 595-9600

Fax (808) 457-3910

Email: info@pacificrimbank.com

Website: www.pacificrimbank.com

Austin Imamura , Chairman of the Board and Chief Executive Officer
Thomas Ritchie , Vice Chairman
Michael Sasaki , Senior Vice President, Secretary, and Chief Financial Officer
Lawrence Miwa , Senior Vice President
Melvin Tanaka , Senior Vice President
Rae Terada , Senior Vice President

Statement of Condition as of December 31, 2011

(Dollar amounts in thousands)

Total Assets \$132,687

Total Capital \$8,322

DIRECTORY OF STATE-CHARTERED BANKS

BANK OF THE ORIENT

Administrative Office

233 Sansome Street, 12th Floor
San Francisco, California 94104

Tel (415) 338-0890

Fax (415) 398-8949

Honolulu Office

765 Bishop Street
Honolulu, Hawaii 96813

Tel (808) 543-3700

Website: www.bankorient.com

Paul Leung - Vice President/Hawaii Branch Manager

Ernest L. Go , Founder and Chairman Emeritus
John Ng , President
Patricia Theophilos , Executive Vice President and Chief Operating Officer
Michael DeVivo , Senior Vice President and Chief Credit Officer
Basil Yeung , Senior Vice President and Chief Information Officer
Lisa Violet , Senior Vice President and Chief Risk Officer

HOMESTREET BANK

Administrative Office

2000 Two Union Square
601 Union Street
Seattle, Washington 98101
Tel (206) 623-3050

Honolulu Office

2 South King Street
Honolulu, Hawaii 96813
Tel (808) 537-9404
Fax (808) 538-1986

Website: www.homestreetbank.com

Gerald Tanaka - Hawaii Production Regional Manager
Mona Choy-Beddow - Hawaii Retail Banking Regional Manager

Mark K. Mason , Chairman of the Board, President and Chief Executive Officer
David E. Hooston , Executive Vice President and Chief Financial Officer
Jay C. Iseman , Executive Vice President and Chief Credit Officer
Godfrey B. Evans , Executive Vice President, General Counsel, and Corporate Secretary
Richard W. H. Bennion , Executive Vice President
Patricia A. Leach , Executive Vice President

DIRECTORY OF STATE-CHARTERED BANKS

BANK OF THE FEDERATED STATES OF MICRONESIA

Hawaii Intra-Pacific Branch

2615 South King Street, Suite A-203

Honolulu, Hawaii 96826

Tel (808) 941-1226/1227

Fax (808) 941-1001

Email: bofsmhawaiibranch@bofsm.fm

Norman Willis - Operations Manager

Larry Adams , Chairman of the Board
Robert M. DeCourteney , President and Chief Executive Officer
Finley Perman , Vice President and Chief Finance Officer
Ruth Iriarte , Vice President and Head of Branch Banking

DIRECTORY OF FINANCIAL SERVICE LOAN COMPANIES

TRADE ASSOCIATION

Hawaii Financial Services Association, Inc.

c/o Marvin S. C. Dang, Esq.
Executive Director
PO Box 4109
Honolulu, Hawaii 96812-4109
Tel (808) 521-8521
Fax (808) 521-8522
Email: dangm@aloha.net

OFFICERS

MARVIN S. C. DANG, ESQ.

Executive
Director/Secretary/Treasurer/Attorney

LYNNEA OLSEN

President
(OneMain Financial (HI), Inc.)

ALVIN TANAKA

Vice President
(Springleaf Financial Services of Hawaii,
Inc.)

FEDERAL REGULATORY AGENCIES

Federal Deposit Insurance Corporation¹

San Francisco Regional Office
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105-2780
Tel (415) 546-0160
Toll Free (800) 756-3558
Website: www.fdic.gov

Truth in Lending²

Federal Trade Commission

Western Region – San Francisco
901 Market Street, Suite 570
San Francisco, California 94103
Toll Free (877) 382-4357 (Consumer Complaints – 9am to 5pm EST)
Website: www.ftc.gov

¹ For depository financial services loan companies.

² For nondepository financial services loan companies.

DIRECTORY OF DEPOSITORY FINANCIAL SERVICE LOAN COMPANIES

FINANCE FACTORS, LIMITED

1164 Bishop Street, Suite 300
Honolulu, Hawaii 96813
(PO Box 3979, Honolulu, HI 96812-3979)
Tel (808) 522-2000
Toll free from neighbor islands: 1-800-648-7136
Fax (808) 548-4936
Email: info@financefactors.com
Website: www.financefactors.com

Daniel B. T. Lau , Chairman of the Board and Secretary
Russell J. Lau , Vice Chairman of the Board and Chief Executive Officer
Steven J. Teruya , President and Chief Operating Officer
Aaron Sato , Senior Vice President and Chief Financial Officer
David Kamimura , Executive Vice President and Chief Lending Officer
Sam Yee , Senior Vice President and General Counsel
Alvin Ige , Senior Vice President and Chief Credit Officer

Statement of Condition as of December 31, 2011
(Dollar amounts in thousands)

Total Assets \$488,135

Total Capital \$52,394

**DIRECTORY OF NONFINANCIAL FINANCIAL SERVICE LOAN
COMPANIES**

CPB REAL ESTATE, INC.

220 South King Street, Suite 550
Honolulu, Hawaii 96813
Tel (808) 544-0500
Fax (808) 544-5678

Denis K. Isono , Chairman of the Board and President
A. Catherine Ngo , Executive Vice President
Raymond W. Wilson , Executive Vice President

CITIFINANCIAL, INC.

(dba OneMain Financial (HI))

(a Hawaii Corporation)
197 South Hotel Street
Honolulu, Hawaii 96813
Tel (808) 524-8144
Fax (800) 528-4572
Website: www.onemainfinancial.com

Derick Wong, William B. Brune, and Michael Lee – District Managers

James W. Schneider , Chairman of the Board and President
Linda S. Davis , Vice President
Gregory Lechner , Treasurer
William B. Brune , Vice President
Teresa M. Baer , Assistant Secretary

**DIRECTORY OF NONDEPOSITORY FINANCIAL SERVICE LOAN
COMPANIES**

FHL LEASE HOLDING COMPANY, INC.

1580 Kapiolani Boulevard, 3rd Floor

Honolulu, Hawaii 96814

Tel (808) 943-4905

Fax (808) 943-4975

Donald G. Horner , Chairman of the Board
Robert T. Fujioka , Chief Executive Officer
Keethe T. Koyanagi , President
Albert M. Yamada , Treasurer
William E. Atwater, III , Secretary
Brian Y. C. Lau , Senior Vice President
Manuel T. Valbuena , Vice President
Jeffrey K. Inouye , Assistant Vice President
Gordon M. Uechi , Assistant Secretary
Lisa J. Noguchi , Assistant Vice President
Chanelle Akamine , Assistant Vice President

HONOWAI INVESTMENT CO., LTD.

Davies Pacific Center

841 Bishop Street, Suite 1515

Honolulu, Hawaii 96813

Tel (808) 447-9323

Fax (866) 646-6959

Jason K. Lau , President and Treasurer
Deborah Y. L. Lau , Secretary and Manager

DIRECTORY OF FINANCIAL SERVICE LOAN COMPANIES

HOUSE OF FINANCE, INC.

2300 North King Street
Honolulu, Hawaii 96819
Tel (808) 847-8493
Fax (808) 847-8747
Email: roland@hofhawaii.com

Roland Casamina , Chairman of the Board, President and Chief Executive Officer
Evelyn Casamina , Vice President and Secretary
Marsha Kamao , Vice President - Operations
Matthew Casamina , Vice President - Production

KAUAI ISLAND FINANCE, INC.

2973 Umi Street
Lihue, Hawaii 96766
Tel (808) 245-6968
Fax (808) 246-0141

Richard K. Maeda , President
Bernadette H. Sakoda , Executive Vice President and Manager
Wayne R. Ellis , Vice President
John Uyeno , Secretary
Roy Tanaka , Treasurer

MUTUAL FINANCE COMPANY, LIMITED

1165 Bethel Street, 2nd Floor
Honolulu, Hawaii 96813
Tel (808) 539-9777
Fax (808) 521-2714

Franklin M. Tokioka , Chairman
Franklin M. Tokioka II , President
Davadass Ramadass , Executive Vice President
Arthur Shida , Secretary
Michael Kato , Treasurer

DIRECTORY OF FINANCIAL SERVICE LOAN COMPANIES

O. S. MEYER, LIMITED
(dba First Finance Company of Molokai)

Meyer Building, Hio Place, Room 1

PO Box 615

Kaunakakai, Hawaii 96748

Tel (808) 553-5545

Fax (808) 553-8415

Email: fcomkk@hawaiiantel.net

Peter Cockett , President and Director
Eric Stack , Vice President
Wilma Souza , Secretary
Gayle Cosier , Assistant Secretary
Meyer Cummins , Treasurer
Elizabeth Cockett , Ex-Officio

SAFETY LOAN COMPANY, LTD.

2065 South King Street, Room 105

Honolulu, Hawaii 96826

Tel (808) 946-4894

Fax (808) 946-2077

Judy Okada , President
Gavin Hubbard , Vice President
Wesley Nakamura , Vice President
Walter Okada , Vice President
Cynthia Kunimura , Secretary

**DIRECTORY OF NONDEPOSITORY FINANCIAL SERVICE LOAN
COMPANIES**

SPRINGLEAF FINANCIAL SERVICES OF HAWAII, INC.

94-1040 Waipio Uka Street, Suite 7
Waipahu, Hawaii 96797
Tel (808) 671-5664

Alvin Tanaka – District Manager

Michael L. McClellan , President and Director
Donald R. Breivogel, Jr. , Senior Vice President, Chief Financial Officer, and Director
Alvin Tanaka , Director
Bradford Borchers , Executive Vice President
Jack R. Erkill , Secretary and Deputy General Counsel
Bryan A. Binyon , Vice President and Treasurer

WELLS FARGO FINANCIAL HAWAII, INC.

719 Kamehameha Hwy, Suite C-300
Pearl City, Hawaii 96782
Tel (866) 575-8539
Fax (808) 456-5964
Website: www.wellsfargofinancial.com

Bonnie L. Lueders - Quality Assurance Manager

Dean R. Anderson , President and Director
Bruce A. Miller , Vice President, Treasurer, and Director
Deidree A. Messenger , Secretary
Gary Neimanis , Vice President and Director
Bonnie L. Lueders , Director

DIRECTORY OF ESCROW DEPOSITORY COMPANIES

TRADE ASSOCIATION

Escrow Association of Hawaii

c/o 1100 Alakea Street, Suite 501

Honolulu, Hawaii 96813

Tel (808) 532-2977

Fax (808) 599-5450

Email: dkaehu@hetinc.com

OFFICERS

DENISE KAEHU

President

(Hawaii Escrow & Title, Inc.)

JAMES PIETSCH

Vice President and Treasurer

(Title Guaranty Escrow Services, Inc.)

FRANCES GOO

Secretary

(Guardian Escrow Services, Inc.)

DIRECTORY OF ESCROW DEPOSITORY COMPANIES

FIDELITY NATIONAL TITLE & ESCROW OF HAWAII, INC.

201 Merchant Street, Suite 2100

Honolulu, Hawaii 96813

Tel (808) 536-0404

Fax (808) 536-1082

Email: matt.fortier@fnf.com or william.tanaka@fnf.com

Raymond R. Quirk , Chairman of the Board and Chief Executive Officer
Matt Fortier , President
Anthony J. Park , Executive Vice President and Chief Financial Officer
Brent B. Bickett , Executive Vice President, Corporate Finance
Peter T. Sadowski , Executive Vice President, Chief Legal Officer
Michael L. Gravelle , Executive Vice President, Legal and Corporate Secretary
Daniel K. Murphy , Senior Vice President and Treasurer
Jeff Knudson , Executive Vice President and Division Manager
Tommye M. Frost , Senior Vice President and Chief Regulatory Counsel
Gary Urquhart , Executive Vice President and General Counsel
Paul Perez , Executive Vice President and Chief Compliance Officer
William Tanaka , Assistant Vice President and General Counsel

FIRST AMERICAN TITLE COMPANY, INC.

1177 Kapiolani Boulevard

Honolulu, Hawaii 96814

Tel (808) 536-3866

Fax (808) 545-6187

Email: cs.honolulu.hi@firstam.com

Website: www.firstam.com

Joseph L. Dwight IV , Chairman of the Board, Chief Executive Officer, and President
Patsy K. Saiki , Senior Vice President, Secretary and Treasurer
Neville Bowler , Vice President
Curt Caspersen , Director
Robin Gilroy , Director

DIRECTORY OF ESCROW DEPOSITORY COMPANIES

FIRST HAWAII TITLE CORPORATION

201 Merchant Street, Suite 2000
Honolulu, Hawaii 96813
Tel (808) 521-3411
Fax (808) 521-8848
Website: www.firsthawaii.com

Lester G. L. Wong , Chairman of the Board and President
Lynn Matsushima , Vice President, Secretary, and Treasurer

GUARDIAN ESCROW SERVICES, INC.

2347 South Beretania Street, Suite 200
Honolulu, Hawaii 96826
Tel (808) 951-6991
Fax (808) 951-6995
Email: info@guardianescrow.com
Website: www.guardianescrow.com

Frances H. Goo , Chairman of the Board, President and Secretary
Edwards S. H. Goo , Vice President
Augusta Hau , Treasurer

HAWAII ESCROW & TITLE, INC.

Administrative Office
1100 Alakea Street, Suite 501
Honolulu, Hawaii 96813
Tel (808) 532-2977
Fax (808) 531-1165
Email: info@hetinc.com
Website: www.hetinc.com

Denise M. Kaehu , Chairwoman of the Board, President, Secretary, and Treasurer
Timothy Salisbury , Director
Brenda Cipriano-Critcher , Vice President – Title
Dennis Ching , Vice President – Escrow

DIRECTORY OF ESCROW DEPOSITORY COMPANIES

HAWAII RESORT ESCROW, INC.

810 Richards Street, Suite 770
Honolulu, Hawaii 96813
Tel (808) 536-3378

Leo Rose III, Esq. , Chairman of the Board, Vice President, and Secretary
Brenda K. Daniels , President and Director
David H. Flint, Esq. , Vice President and Director
Warren O. Wheeler, Esq. , Vice President, Treasurer and Director
Terry H. Sheindlin , Hawaii Representative and Director

OLD REPUBLIC TITLE & ESCROW OF HAWAII, LTD.

900 Fort Street Mall, 19th Floor
Honolulu, Hawaii 96813
Tel (808) 566-0100
Fax (808) 529-5703
Email: jbailey@ortc.com
Website: www.ortc.com

Rande K. Yeager , Chairman of the Board and Chief Executive Officer
R. Wayne Shupe , President
Rick Dosa , Executive Vice President and Corporate Counsel
Gary J. Horn , Senior Vice President
Julaine Souza , Senior Vice President
Patricia Yee , Senior Vice President
James A. Beaty , Senior Vice President and Controller
Robin Kernutt , Senior Vice President and Treasurer
Sam Carlisi , Executive Vice President
Cy Childs , Executive Vice President
Jolene Bailey , Senior Vice President and Secretary

DIRECTORY OF ESCROW DEPOSITORY COMPANIES

TITLE GUARANTY ESCROW SERVICES, INC.

235 Queen Street
Honolulu, Hawaii 96813
Tel (808) 521-0211
Fax (808) 521-0280
Email: main@tghawaii.com

David T. Pietsch, Jr. , Chairman of the Board
James W. Pietsch , President
Michael A. Pietsch , Executive Vice President
John Jubinsky , Secretary
Glen Ajimine , Senior Vice President
Mark Renschen , Senior Vice President
Matt Takata , Senior Vice President
Lorrin Hirano , Senior Vice President
Willard Haraguchi , Senior Vice President
Janet Lum Won , Senior Vice President
Mike Imanaka , Senior Vice President
Richard Dale Hastie , Senior Vice President
Lois Kawano , Treasurer

DIRECTORY OF MORTGAGE SERVICER COMPANIES

1st 2nd MORTGAGE COMPANY OF N.J., INC.

50 Spring Street
Cresskill, New Jersey 07626
Tel (201) 569-3469
Fax (201) 227-2952

AMS SERVICING, LLC

3374 Walden Avenue, Suite 120
Depew, New York 14043
Tel (716) 204-3883

AMERICAN FINANCIAL RESOURCES, INC.

9 Sylvan Way
Parsippany, New Jersey 07054
Tel (973) 983-5626
Fax (973) 664-1815

AMERICAN HOME MORTGAGE SERVICING, INC.

1525 S. Beltline Road
Coppell, Texas 75019
Tel (469) 645-3000
Fax (972) 829-7086

BAYVIEW LOAN SERVICING, LLC

4425 Ponce de Leon Boulevard, 5th Floor
Coral Gables, Florida 33146
Tel (800) 457-5105
Fax (305) 448-8130

C & L SERVICE CORPORATION

2011 Queen Street
Portsmouth, Virginia 23704
Tel (757) 673-1000
Fax (757) 673-1011

CALCON MUTUAL MORTGAGE CORPORATION

(dba CalCon Mutual Mortgage)
3131 Camino Del Rio North, Suite 1680
San Diego, California 92108
Tel (858) 488-3806
Fax (858) 974-3809

DIRECTORY OF MORTGAGE SERVICER COMPANIES

CARRINGTON MORTGAGE SERVICES, LLC

1610 E. Saint Andrew Place, Suite B-150
Santa Ana, California 92705
Tel (949) 517-7000
Fax (949) 534-9843

CGB AGRI FINANCIAL SERVICES, INC.

2209 River Road
Louisville, Kentucky 40206
Tel (502) 721-9446
Fax (502) 721-9776

CMG MORTGAGE, INC.

(dba CMG Financial)
3160 Crow Canyon Road #400
San Ramon, California 94583
Tel (800) 501-2001
Fax (925) 327-7140

COMPU-LINK CORPORATION

(dba Celink)
3900 Capital City Boulevard
Lansing, Michigan 48906
Tel (517) 323-4134
Fax (517)321-5489

CUSO OF HAWAII SERVICES LLC

2200 Kamehameha Highway, Suite 212
Honolulu, Hawaii 96819
Tel (808) 539-0384
Fax (808) 539-0174

DHI MORTGAGE COMPANY, LTD.

12357 Riata Trace Parkway, Suite C-150
Austin, Texas 78727
Tel (512) 502-0545

DOVENMUEHLE MORTGAGE, INC.

1 Corporate Drive, Suite 360
Lake Zurich, Illinois 60047
Tel (847) 550-7300
Fax (847) 550-7700

DIRECTORY OF MORTGAGE SERVICER COMPANIES

DYCK-O'NEAL, INC.

3214 W Park Row Drive
Arlington, Texas 76013
Tel (800) 447-2481
Fax (817) 588-6477

FAY SERVICING, LLC

939 W. North Avenue, Suite 680
Chicago, Illinois 60642
Tel (800) 495-7166
Fax (312) 265-8498

FNF SERVICING, INC.

(dba LoanCare)
3637 Sentara Way
Virginia Beach, Virginia 23452
Tel (747) 893-1300
Fax (757) 466-2827

FRANKLIN CREDIT MANAGEMENT CORPORATION

101 Hudson Street, 25th Floor
Jersey City, New Jersey 07302
Tel (201) 604-1800
Fax (201) 604-1818

GENERATION MORTGAGE COMPANY

3565 Piedmont Road NE
3 Piedmont Center, Suite 300
Atlanta, Georgia 30305
Tel (404) 995-5500 or (866) 733-6090
Fax (404) 995-5401

GENWORTH FINANCIAL HOME EQUITY ACCESS, INC.

10951 White Rock Road, Suite 200
Rancho Cordova, California 95670
Tel (800) 218-1415
Fax (866) 375-9742

GMAC MORTGAGE, LLC

1100 Virginia Drive
Fort Washington, Pennsylvania 19034
Tel (215) 734-5000

DIRECTORY OF MORTGAGE SERVICER COMPANIES

GREEN PLANET SERVICING, LLC

10 Research Parkway, Suite 2
Wallingford, Connecticut 06492
Tel (203) 265-5090 or (866) 882-8187
Fax (203) 265-3950

GREEN TREE SERVICING LLC

300 Landmark Towers
345 St. Peter Street
St. Paul, Minnesota 55102
Tel (651) 293-4800
Fax (651) 293-5818

GUILD MORTGAGE COMPANY

5898 Copley Drive, Suite 400 & 500
San Diego, California 92111
Tel (858) 560-6330
Fax (858) 627-3678

HONOLULU HOMELOANS, INC.

745 Fort Street, Suite 1001
Honolulu, HI 96813
Tel (808) 681-7500
Fax (808) 521-2088

ISERVE SERVICING, INC.

222 W. Las Colinas Boulevard, Suite 1252E
Irving, Texas 75039
Tel (888) 858-7378 or (214) 496-9500
Fax (214) 496-9501

JAMES B. NUTTER & COMPANY

4153 Broadway
Kansas City, Missouri 64111
Tel (816) 531-2345
Fax (816) 756-2349

JJG CAPITAL CORPORATION

One City Boulevard West, Suite 100A
Orange, California 92868
Tel (714) 937-1303
Fax (714) 937-1443

DIRECTORY OF MORTGAGE SERVICER COMPANIES

KONDAUR CAPITAL CORPORATION

One City Boulevard West, Suite 1900
Orange, California 92868
Tel (714) 734-1900
Fax (877) 566-3287

KYANITE FINANCIAL BUSINESS SERVICES, INC.

3039 Cornwallis Road, Building 203 #CC145
Research Triangle Park, North Carolina 27709
Tel (888) 764-4454
Fax (866) 582-7770

LENDERLIVE NETWORK, INC.

710 S. Ash Street, Suite 200
Glendale, Colorado 80246
Tel (303) 226-8000 or (877) 516-8118
Fax (877) 516-8154

MARIX SERVICING LLC

1925 W. Pinnacle Peak Road
Phoenix, Arizona 85027
Tel (623) 249-2000

NATIONSTAR MORTGAGE LLC

(dba Champion Mortgage Company)
350 Highland Drive
Lewisville, Texas 75067
Tel (469) 549-2000
Fax (972) 315-8674

NATIONWIDE ADVANTAGE MORTGAGE COMPANY

1100 Locust Street, Department 2009
Des Moines, Iowa 50391
Tel (800) 356-3442
Fax (866) 350-8894

OCWEN LOAN SERVICING, LLC

1661 Worthington Road, Suite 100
West Palm Beach, Florida 33409
Tel (561) 682-8000
Fax (561) 682-8163

DIRECTORY OF MORTGAGE SERVICER COMPANIES

PENNYMAC LOAN SERVICES, LLC

6101 Condor Drive
Moorpark, California 93021
Tel (866) 601-3518
Fax (866) 577-7205

PHH MORTGAGE CORPORATION

(dba PHH Mortgage Services, Coldwell Banker Mortgage, Century 21 Mortgage, ERA Mortgage)

1 Mortgage Way
Mt. Laurel, New Jersey 08054
Tel (800) 446-0964
Fax (856) 917-5370

PLAZA HOME MORTGAGE, INC.

5090 Shoreham Place, Suite 206
San Diego, California 92122
Tel (858) 346-1208
Fax (858) 677-6741

PMAC LENDING SERVICES, INC.

15325 Fairfield Ranch Road, Suite 200
Chino Hills, California 91709
Tel (909) 614-2000
Fax (909) 614-2001

PRIMARY RESIDENTIAL MORTGAGE, INC.

4750 W. Wiley Post Way, Suite 200
Salt Lake City, Utah 84116
Tel (800) 255-2792
Fax (800) 533-3049

PRODOVIS MORTGAGE, LLC

10700 E. Geddes Avenue, Suite 300
Englewood, Colorado 80112
Tel (303) 784-6410
Fax (303) 649-4935

DIRECTORY OF MORTGAGE SERVICER COMPANIES

PROVIDENT FUNDING ASSOCIATES, L.P.

851 Traeger Avenue, Suite 100
San Bruno, California 94066
Tel (650) 652-1300
Fax (650) 652-1348

QUANTUM SERVICING CORPORATION

6302 E. Martin Luther King Boulevard, Suite 300
Tampa, Florida 33619
Tel (813) 472-6500

QUICKEN LOANS INC.

1050 Woodward Avenue
Detroit, Michigan 48226
Tel (800) 226-6308 or (313) 373-3000
Fax (888) 470-3437

REAL TIME RESOLUTIONS, INC.

1750 Regal Row
Dallas, Texas 75235
Tel (214) 599-6363
Fax (214) 599-6357

RESIDENTIAL CREDIT SOLUTIONS, INC.

4282 North Freeway
Fort Worth, Texas 76179
Tel (817) 321-6000

REVERSE MORTGAGE SOLUTIONS, INC.

2727 Spring Creek Drive
Spring, Texas 77373
Tel (866) 503-5559
Fax (866) 790-3451

ROUNDPOINT MORTGAGE SERVICING CORPORATION

5032 Parkway Plaza Boulevard, Suite 200
Charlotte, North Carolina 28217
Tel (704) 426-8800
Fax (702) 940-5751

DIRECTORY OF MORTGAGE SERVICER COMPANIES

RUSHMORE LOAN MANAGEMENT SERVICES LLC

15480 Laguna Canyon Road, Suite 100
Irvine, California 92618
Tel (949) 341-0777
Fax (949) 341-2220

SAXON MORTGAGE SERVICES, INC.

4700 Mercantile Drive North
Fort Worth, Texas 76137
Tel (817) 665-7200
Fax (817) 665-7970

SECURITYNATIONAL MORTGAGE COMPANY

(dba SecurityNational Mortgage Company Inc.)

5300 South 360 West, Suite 150
Salt Lake City, Utah 84123
Tel (801) 264-8111
Fax (801) 264-8192

SELECT PORTFOLIO SERVICING, INC.

3815 South West Temple
Salt Lake City, Utah 84115
Tel (800) 258-8602
Fax (801) 293-3936

SELENE FINANCE LP

9990 Richmond Avenue, Suite 400 South
Houston, Texas 77042
Tel (713) 625-2000
Fax (713) 625-2063

SERVIS ONE, INC.

(dba BSI Financial Services)

1425 Greenway Drive, Suite 400
Irving, Texas 75038
Tel (972) 347-4350

SETERUS, INC.

3039 Cornwallis Road, Building 203 #CC133
Research Triangle Park, North Carolina 27709
Tel (888) 576-5277
Fax (845) 559-6130

DIRECTORY OF MORTGAGE SERVICER COMPANIES

SN SERVICING CORPORATION

323 Fifth Street
Eureka, California 95501
Tel (707) 476-1000
Fax (707) 443-1562

SPECIALIZED LOAN SERVICING LLC

8742 Lucent Boulevard, Suite 300
Highlands Ranch, Colorado 80129
Tel (800) 315-4757
Fax (720) 241-7218

STATEBRIDGE COMPANY, LLC

4600 South Syracuse Street, Suite 700
Denver, Colorado 80237
Tel (866) 466-3360
Fax (303) 290-7516

SUN WEST MORTGAGE COMPANY, INC.

18303 Gridley Road
Cerritos, California 90703
Tel (800) 453-7884
Fax (562) 924-6057

TMBG INC.

10025 19th Avenue SE, Suite 100
Everett, Washington 98208
Tel (425) 337-7400
Fax (425) 337-1786

VANTIUM CAPITAL, INC.

(dba Acqura Loan Services)

7880 Bent Branch Drive, #150
Irving, Texas 75063
Tel (866) 660-5804
Fax (866) 560-6458

VERICREST FINANCIAL, INC.

13801 Wireless Way
Oklahoma City, Oklahoma 73134
Tel (405) 608-2000
Fax (405) 945-1489

DIRECTORY OF MORTGAGE SERVICER COMPANIES

WEST COAST SERVICING, INC.

17011 Beach Boulevard, Suite 300
Huntington Beach, California 92647
Tel (714) 596-6333
Fax (714) 596-6331

WINGSPAN PORTFOLIO ADVISORS, LLC

4100 Midway Road, Suite 1110
Carrollton, Texas 75007
Tel (866) 510-9464
Fax (888) 542-0108

DIRECTORY OF MONEY TRANSMITTER COMPANIES

ADP PAYROLL SERVICES, INC.

One ADP Boulevard, M/S 443
Roseland, New Jersey 07068
Tel (973) 974-5691
Fax (909) 305-6474

Alan Sheiness , President, Controller, Assistant Secretary and Director
--

Robert Barnett , Vice President, Secretary and Director
--

Nathaniel Shine II , Director

AMAZON PAYMENTS, INC.

410 Terry Avenue North
Seattle, Washington 98109
Tel (866) 216-1075
Fax (206) 266-3498
Website: www.payments.amazon.com

Matthew Swann , President and Director

Joseph Sirosh , Vice President, Assistant Secretary and Director

Ben Sumrall , Vice President, Secretary, and Treasurer

Cherie Hamblin , Assistant Secretary and Compliance Officer
--

AMERICAN EXPRESS PREPAID CARD MANAGEMENT CORPORATION

20022 N. 31st Avenue
Phoenix, AZ 85027
Tel (623) 492-5624
Website: www.americanexpress.com

Laura Kelly , President, Chief Executive Officer, and Director

Amanda Craine , Vice President, Chief Operating Officer, and Director
--

Christopher Prokop , Compliance Officer and Anti-Money Laundering Officer
--

Ian Woolley , Treasurer, Chief Financial Officer, and Director

Ruthran Satiyaselan , Corporate Secretary
--

DIRECTORY OF MONEY TRANSMITTER COMPANIES

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.

200 Vesey Street, Mail code: 01-49-08

New York, New York 10285

Tel (212) 640-1153

Website: www.americanexpress.com

Kenneth I. Chenault , Chairman and Chief Executive Officer
Edward P. Gilligan , Vice Chairman
Victor A. Warnament , Chief Compliance Officer
Louise M. Parent , General Counsel and Director
David L. Yowan , Treasurer and Director
Carol V. Schwartz , Corporate Secretary

ANH MINH MONEY TRANSFER, INC.

9211 Bolsa Avenue, Suite 104

Westminster, California 92683

Tel (714) 893-4348

Fax (714) 893-4290

Email: ninat416@aol.com

Lu Thanh Tran , President and Chairman
Trang Minh Tran , Vice President and Director
Kelsea Thi Dao , Secretary, Compliance, and Director

BDO REMIT (USA), INC.

1559 E. Amar Road, Suite U

West Covina, California 91792

Tel (626) 363-9800

Fax (626) 363-9811

Email: alex.dulay@bdoremitusa.com and harvey.wang@bdoremitusa.com

Nestor Tan , Chairman of the Board
Alex Dulay , President

DIRECTORY OF MONEY TRANSMITTER COMPANIES

BPI EXPRESS REMITTANCE CORP.

3550 Wilshire Boulevard, Suite 128
Los Angeles, California 90010
Tel (213) 380-9833
Fax (213) 380-9835

Gil Buenaventura , Chairman of the Board
Michael Gerard H. Kahayon , President and Managing Director
Carlos Aquino , Corporate Secretary

BLACKHAWK NETWORK CALIFORNIA, INC.

6220 Stoneridge Mall Road
Pleasanton, California 94588
Tel (925) 226-9990

Talbott Roche , President, Chief Executive Officer, and Director
David Durant , Group Vice President, Secretary, and Director
Jerry Ulrich , Chief Financial Officer, Assistant Secretary, and Director
Mabel Wilson , Chief Compliance Officer

BRAZ TRANSFERS, INC.

999 Broadway, Suite 500
Saugus, Massachusetts 01906
Tel (781) 231-4344
Toll Free (888) 879-2729
Fax (781) 231-4282
Email: compliance@braztransfers.com
Website: www.braztransfers.com

Sostenes Souza , President
Deneir Rosa , Treasurer
Bruno DeOliveira , Secretary and Compliance Officer

DIRECTORY OF MONEY TRANSMITTER COMPANIES

CAMBRIDGE MERCANTILE CORP. (U.S.A.)

902 Carnegie Center, Suite 340
Princeton, New Jersey 08540-6530
Phone: (609) 452-5000
Fax: (609) 452-5010
Email: info@cambridgefx.com
Website: www.cambridgefx.com

Jacques Feldman , President and Director

Bernard Heitner , Chief Executive Officer, Secretary, Treasurer, and Director
--

CHECKFREEPAY CORPORATION

15 Sterling Drive
Wallingford, Connecticut 06492
Tel (203) 679-4400
Fax (203) 679-4837

Charles W. Sprague , Chairman of the Board

Jardon T. Bouska , Senior Vice President and Director
--

Paul D. Harrison , Senior Vice President and General Manager

John S. Davis , Treasurer and Director

Jenny Ricci O'Donnell , Compliance Officer and Secretary

CONTINENTAL EXCHANGE SOLUTIONS, INC. (dba RIA Financial Services and Associated Foreign Exchange)

6565 Knott Avenue
Buena Park, California 90620
Tel (562) 345-2100
Fax (562) 345-2685

Juan C. Bianchi , Chief Executive Officer, President and Director
--

Timothy A. Fanning , Chief Operating Officer and Director
--

Mehdi Mahdavi , Chief Financial Officer and Treasurer
--

William E. Waugh , Assistant Secretary

DIRECTORY OF MONEY TRANSMITTER COMPANIES

CUSTOM HOUSE (USA) LTD.
(dba Western Union Business Solutions)
517 Fort Street
Victoria, British Columbia, V8W 1E7, Canada
Tel (250) 220-7167
Website: www.business.westernunion.com

Rajesh K. Agrawal , President and Director

Scott Scheirman , Vice President, Treasurer, Secretary, and Chief Financial Officer
--

Scott Stevens , Assistant Treasurer and Director

DEAL FAIR-HAWAII ENTERPRISES, LTD.

1315 North School Street
Honolulu, Hawaii 96817
Tel (808) 843-8545

Midasy O. Aisek , President, Secretary, and Treasurer
--

Midasy Junior Aisek , Vice President and Compliance Officer
--

GOOGLE PAYMENT CORP.

(dba Google Checkout, Google Payments, and Google Wallet)
1600 Amphitheatre Parkway
Mountain View, California 94043
Tel (650) 253-4801
Fax (650) 396-4297

John Kent Walker, Jr. , Chairman of the Board
--

Marcus Q. Mitchell , Chief Executive Officer

Tracy Lewis Wilk , Chief Compliance Officer
--

James A. Marocco , Chief Financial Officer

Lloyd H. Martin, Jr. , Treasurer

Thomas K. Oliveri , Vice President and Secretary

DIRECTORY OF MONEY TRANSMITTER COMPANIES

GREEN DOT CORPORATION

605 East Huntington Drive, Suite 205
Monrovia, California 91016
Tel (626) 775-3474
Fax (626) 739-2099
Email: licensing@greendotcorp.com
Website: www.greendot.com

Steve Streit , Chief Executive Officer
John Keatley , Chief Financial Officer
John Ricci , General Counsel and Corporate Secretary
Kostas Sgoutas , Chief Revenue Officer
William Sowell , Chief Operating Officer

ITC FINANCIAL LICENSES, INC.

5617 Princeton Avenue, Suite B
Columbus, Georgia 31904
Tel (678) 713-2075
Fax (866) 295-0646

Merrill Brooks Smith , Chairman of the Board, President and Chief Executive Officer
Phillip Craig Graves , Secretary
Ronald B. "Skeet" Rolling , Chief Operating Officer
Jack Maloney , Chief Financial Officer
Wesley Burton , Compliance Manager
Nicole Ibbotson , General Counsel

INTEGRATED PAYMENT SYSTEMS INC.

6200 South Quebec Street
Greenwood Village, Colorado 80111
Tel (303) 967-8000
Fax (303) 967-5215

Mark Putman , President and Secretary
Michael Jacobs , Treasurer, Chief Financial Officer, and Chief Investment Officer

DIRECTORY OF MONEY TRANSMITTER COMPANIES

KWIK MONEY REMITTANCE HAWAII, LLC

1159 North King Street
Honolulu, Hawaii 96817
Tel (808) 847-1700
Fax (808) 841-8696

Jorge Disuanco , President, Treasurer, and Compliance Officer
--

Gemma Disuanco , Vice President, Secretary, and Manager
--

LBC MABUHAY HAWAII CORPORATION

362 East Grand Avenue
South San Francisco, California 94080
Tel (650) 873-0750
Fax (800) 395-1422

Rosamaria Taylor , President

Fely Ruiz , Treasurer

Michael Salomon , Vice President-Operations
--

LUCKY MONEY, INC.

1028 Mission Street
San Francisco, California 94103
Tel (415) 864-8367
Fax (415) 864-2606

Rommel R. Medina , Chairman of the Board and Chief Executive Officer

Ruell R. Medina , President and Chief Operating Officer
--

Phyllis R. Cuison , Chief Financial Officer
--

Crystal L. Tajalle , Secretary

Editha Small , Director

DIRECTORY OF MONEY TRANSMITTER COMPANIES

MB REMITTANCE CENTER HAWAII, LTD.

2153 North King Street, Suite 100-A
Honolulu, Hawaii 96819
Tel (808) 841-9890
Fax (808) 841-9891
Email: mbremittance@mbrchawaii.com

Richard Benedict So , Chairman of the Board
Vincente R. Cuna Jr. , Vice Chairman
Joshua E. Naing , Director
Ramon P. Nicdao , General Manager and Resident Director
Vera Cris Peralta , Operations Officer
Inocencia S. Jimeno , Compliance Officer

MONEYBOOKERS USA, INC.

61 Broadway, Suite 1603
New York, New York 10006
Tel (212) 968-7250
Fax (646) 597-6526
Website: www.moneybookers.com

Maria Odegbaro-Tomlinson , Chief Compliance Officer, General Counsel, Acting President, Acting Chief Executive Officer, and Acting Chief Financial Officer
--

MONEYGRAM PAYMENT SYSTEMS, INC.

1550 Utica Avenue South
Minneapolis, Minnesota 55416
Tel (952) 591-3000
Fax (952) 591-3859
Website: www.moneygram.com

Pamela H. Patsley , Chairman of the Board and Chief Executive Officer
James Shields , Executive Vice President, Chief Financial Officer, and Director
Timothy C. Everett , Executive Vice President, General Counsel, and Corporate Secretary
Steven Piano , Executive Vice President, Human Resources and Corporate Services, and Director
Daniel O'Malley , Executive Vice President, Americas & Emerging Markets, and Director
J. Lucas Wimer , Executive Vice President, Operations & Technology
Phyllis Skene-Stimac , Senior Vice President and Chief Compliance Officer
Lawrence Angelilli , Senior Vice President and Treasurer
Rebecca Lobsinger , Vice President and Controller

DIRECTORY OF MONEY TRANSMITTER COMPANIES

NOTEWORLD LLC
(dba NoteWorld Servicing Center)
1001 Pacific Avenue, Suite 200
Tacoma, Washington 98402
Tel (253) 620-7115
Fax (800) 535-9192
Email: pas@noteworld.com

Linda G. Remsberg , President and Sole Member/Manager
--

Danielle H. Kiersztyn , Secretary
--

Gloria J. Greeley , Secretary

OBOPAY, INC.
350 Marine Parkway, Suite 100
Redwood City, California 94065
Tel (650) 264-2000
Fax (650) 264-2001
Website: www.obopay.com

Deepak Chandnani , Chief Executive Officer and President

William Scharninghausen , Executive Vice President and Chief Financial Officer

Rajesh Aji , Senior Vice President, General Counsel, and Secretary

Christopher R. Martin , Executive Vice President Global Operations and Compliance Officer
--

OFFICIAL PAYMENTS CORPORATION

3550 Engineering Drive, Suite 400
Norcross, GA 30092
Tel (770) 325-3100
Fax (770) 325-3099
Website: www.officialpayments.com

Alex Paul Hart , Chief Executive Officer and Director
--

Jeffrey Wayne Hodges , Senior Vice President and Chief Financial Officer

DIRECTORY OF MONEY TRANSMITTER COMPANIES

OMNEX GROUP, INC.

(dba Giromex, Le Goi Tien Le, and UNO Money Transfers)

580 Sylvan Avenue, Suite LL-A
Englewood Cliffs, New Jersey 07632
Tel (866) 614-1670
Fax (888) 859-9378

Darren Manelski , Chief Executive Officer, President, and Director

Susana Herrera , Chief Compliance Officer
--

PNB REMITTANCE CENTERS, INC.

316 West 2nd Street, 7th Floor
Los Angeles, California 90012
Tel (213) 401-1008
Fax (213) 401-1208
Email: corporate@pnbrci.com
Website: www.pnbrci.com

David G. Choa Jr. , Chairman of the Board, Chief Executive Officer, and President
--

Manuel A. Arnaldo , Senior Vice President and Chief Operations Officer

Nelson V. Javier , Senior Vice President and Chief Financial Officer

PAYPAL, INC.

2211 North First Street
San Jose, California 95131
Tel (408) 967-1068
Fax (408) 967-9911
Website: www.paypal.com

David Marcus , President

Patrick Dupuis , Chief Financial Officer

John Muller , Vice President, General Counsel, and Secretary

Anthony Glasby , Treasurer

Leonard Shen , Chief Compliance Officer
--

DIRECTORY OF MONEY TRANSMITTER COMPANIES

QUIBUYEN, JOSELITO G.

(dba Dollar-Peso Express)

2153 North King Street, Suite 105

Honolulu, HI 96819

Tel (808) 845-8688

Fax (808) 843-1068

Joselito G. Quibuyen, Owner

Catalina Cleofe G. Rohm, Compliance Officer
--

RCBC NORTH AMERICA, INC.

(dba RCBC Remit Center)

3435 Wilshire Boulevard, Suite 104

Los Angeles, California 90010

Tel (213) 383-0300

Fax (213) 383-3167 and (213) 382-1939

Victor P. Quisumbing, Chairman of the Board
--

Cynthia P. Santos, President

Pia R. Martinez, Acting Managing Director and Chief Executive Officer
--

Edgar C. Bulawan, Operations Manager and Assistant Corporate Secretary

Emilio A. Cardenas, Compliance Officer

Maria Acelia S. Julian, Assistant Compliance Officer

Leo E. Caigoy, Acting Accountant

SERVICIO UNITELLER, INC.

218 Route 17 North

Rochelle Park, New Jersey 07662

Tel (800) 495-5674

Fax (201) 345-2082

Email: legalandcompliance@uniteller.com

Website: www.uniteller.com

Alberto Raul Guerra, Chairman of the Board and Chief Executive Officer

Ronald Schwartzman, Chief Operating Officer and Secretary
--

Edgar Rene Maldonado de Los Reyes, Vice President and Treasurer
--

DIRECTORY OF MONEY TRANSMITTER COMPANIES

SGS CORPORATION

(dba SGS Corporation (of Kansas) and Sigue Money Transfer)

14849 Firestone Boulevard
La Mirada, California 90638

Tel (714) 690-8300

Fax (714) 670-4430

Email: CallCenter.us@cmtmoney.com

Website: www.cmtmoney.com

Guillermo De La Vina , Chairman of the Board and Chief Executive Officer

Leandro Miguel , President and Director
--

Alfredo De La Vina , Treasurer, Secretary, and Director
--

David Medina , Assistant Secretary

SIGUE CORPORATION

13291 Ralston Avenue
Sylmar, California 91342

Tel (818) 493-5101

Fax (800) 696-0493

Website: www.sigue.com

Guillermo De La Vina , Chairman of the Board and Chief Executive Officer

Leandro Miguel , President

TRAVELEX CURRENCY SERVICES INC.

29 Broadway
New York, New York 10006

Tel (212) 701-0479

Fax (212) 701-0462

Email: licensing@travelex.com

Website: www.travelex.com

Jon Dario , President and Director

Judith Adams , Treasurer and Director
--

Tara Martin , Secretary

Steven Bailey , Regional Sales Director
--

DIRECTORY OF MONEY TRANSMITTER COMPANIES

TRAVELEX GLOBAL BUSINESS PAYMENTS, INC.

1152 15th Street NW, 7th Floor
Washington, DC 20005
Tel (202) 408-1200
Fax (202) 408-1211
Email: contactTGBP@travelex.com
Website: www.travelexbusiness.com/na/

Kina J. Lamarche , President and Director
Frances R. Berndt , Treasurer and Director
Cynthia G. Cross , Secretary
Vanessa A. Murden , Director
Rajesh K. Agrawal , Director
Christopher W. Russell , Director

WESTERN UNION FINANCIAL SERVICES, INC.

(dba **Orlandi Valuta and Vigo Remittance**)

12500 East Belford Avenue
Englewood, Colorado 80112
Tel (866) 959-9898
Email: customerservice@westernunion.com
Website: www.westernunion.com

Stewart Stockdale , President and Director
Scott Scheirman , Vice President, Chief Financial Officer, Secretary, Treasurer, and Director
Amintore Schenkel , Vice President, Assistant Chief Financial Officer, Assistant Secretary, and Assistant Treasurer

XOOM CORPORATION

100 Bush Street, Suite 300
San Francisco, California 94104
Tel (415) 777-4800
Fax (415) 777-8690
Email: customerservice@xoom.com
Website: www.xoom.com

Roelof Botha , Chairman of the Board
John Kunze , President, Chief Executive Officer, and Director
Ryno Blignaut , Treasurer and Chief Financial Officer
Christopher Ferro , Secretary, Vice President, General Counsel, and Chief Compliance Officer

DIRECTORY OF MORTGAGE LOAN ORIGINATORS

License Type	Number Approved
Hawaii Exempt Sponsoring Mortgage Loan Originator Company	3
Hawaii Mortgage Loan Originator Company License	194
Hawaii Mortgage Loan Originator Company Branch License	102
Hawaii Mortgage Loan Originator License	823
Hawaii Sole Proprietor Mortgage Loan Originator License	23

See <http://mortgage.nationwidelicensingsystem.org/Pages/Default.aspx>

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The Division of Financial Institutions Historical Perspective

The Division of Financial Institutions was established in 1913 and was formerly known as the Bank Examination Division.

Deputy Bank Examiner

M. H. Drummond	1913 - 1919
D. P. Truesdale	1919 - 1926
H. A. Asch	1926 - 1934
W. W. King	1934 - 1941
Albert J. Cantrelle	1941 - 1945
William Lederer, Jr.	1945 - 1953
Charles J. Gillespie	1953 - 1966
Lester G. L. Wee	1966 - 1982

Commissioner of Financial Institutions

Donna A. Tanoue	1982 - 1987
Clifford K. Higa	1987 - 1993
Lynne H. Himeda	February to July 1993
Raymond K. Muraoka	August 1993 to 1994
Lynn Y. Wakatsuki	1995 to November 2002
Lynne H. Himeda (Acting)	December 2002 to July 2003
D. B. Griffin III	August 2003 to January 2011
Iris Ikeda Catalani	January 2011 to present