



MEMORANDUM

TO: HELP Loan Originators

FROM: David Rathbun, Senior Director Single Family Loan Origination

DATE: January 7, 2010

RE: HELP Program Suspension

After review of the HELP Program and West Virginia Code Article 17, Chapter 31 (WV SAFE Mortgage Licensing Act), **the HELP Program is suspended immediately.**

Loans that are currently in the pipeline as approved will be honored. As you move forward to closing with approved loans, please contact Patti Shamblin, HELP Loan Manager, for instruction. All other loans that are locked in the pipe line should be addressed individually with Patti.

We appreciate your patience in dealing with this situation.