

MEMORANDUM VIA E-MAIL

TO: WVHDF Participating Lenders

FROM: Justin Hylbert

Business Development and Loan Closing Manager

DATE: Tuesday, September 19, 2023

SUBJECT: WVHDF Lender Recognition: Top Producers

As you know, the Fund began a lender recognition initiative earlier this year. Once again, it is time to highlight our highest producing partners, both lender organizations and individual loan officers, throughout West Virginia. Our "Top Producers" page (<a href="www.wvhdf.com/top-producers">www.wvhdf.com/top-producers</a>) is updated and linked throughout our site for potential borrowers' access. We invite you to visit!

As a reminder, the methodology for selection is quite simple. We totaled funded, first lien WVHDF loans throughout a six-month period (2/1/2023 - 7/31/2023), with each loan counting as a single unit. Units are totaled per region of West Virginia, "North" and "South." We took this approach for organizations as a whole and individual loan officers to reach our results.

We are happy to see variety in this cycle when compared with the last. You'll notice there are shake-ups in all categories in addition to some returning names and faces. Congratulations to those recognized with this announcement! Please know we appreciate all our partners and hope to see continued lender and loan officer variety with future announcements.

As always, if you have questions about our programs you are encouraged to contact a Single Family Lending staff member. Your participation is vital to increasing affordable homeownership in West Virginia and we cannot express our gratitude enough.