

MEMORANDUM VIA E-MAIL

TO: WVHDF Participating Lenders

FROM: Justin Hylbert

Business Development and Loan Closing Manager

DATE: Friday, March 8, 2024

SUBJECT: WVHDF Lender Recognition: Top Producers

Unbelievably, the Fund's lender recognition initiative celebrates its first anniversary with this announcement as we highlight our highest producing partners, both lender organizations and individual loan officers, throughout West Virginia! Our "Top Producers" page (www.wvhdf.com/top-producers) 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 total funded, first lien WVHDF loans throughout a six-month period (in this case, 8/1/2023 - 1/31/2024), with each loan counting as a single unit and split, per region of West Virginia, "North" and "South." We take this approach for organizations as a whole and individual loan officers to reach our results.

We are always happy to see variety throughout cycles and this one is no different. You will notice there are shake-ups in all categories in addition to 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.

Your participation is vital to our mission of providing affordable and safe housing throughout West Virginia. As we have mentioned recently, we continue to post record-breaking production figures – *thanks to you*! As always, if you have questions about our programs, please contact a Single Family Lending staff member.