

MEMORANDUM VIA E-MAIL

TO: WVHDF Participating Lenders

FROM: Justin Hylbert

Business Development and Loan Origination Manager

DATE: Friday, August 29, 2025

SUBJECT: WVHDF Lender Recognition: Top Producers

It is time again to spotlight top production among our partner lenders and loan originators. 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, 2/1/2025 - 7/31/2025), 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 with familiar and new honorees. Congratulations to those recognized with this announcement! Please know we appreciate all our partners and hope to continue to see a nice mix in the future.

Your participation is vital to our mission of providing affordable and safe housing throughout West Virginia. We appreciate your cooperation as we strive to provide advantageous programs for your customers. As always, if you have questions about our programs, please contact a Single Family Lending staff member.