



## BANKSOUTH MORTGAGE, YOUR LOCAL LENDER

### ► Our Story

In Summer, 2014 LoanSouth Mortgage begins marketing as BankSouth Mortgage, a name it legally adopted in 2011 after forming a joint partnership with BankSouth to continue the growth of residential mortgage services in greater Atlanta and the southeast.

When LoanSouth became a wholly owned subsidiary of BankSouth, it continued doing business as (DBA) LoanSouth Mortgage. The move to drop its DBA signals the company's commitment to deliver the same excellence in mortgage lending customers expect from LoanSouth while leveraging BankSouth's strong reputation of integrity, tenured stability and unprecedented customer loyalty.

During one of the lowest points in the country's financial crisis, Nelson stepped out as a well-respected mortgage banking professional to follow a career-long dream of starting a mortgage company. In 2008, with less than 10 employees, LoanSouth Mortgage opened its doors as a broker. A year later, Harold Reynolds, CEO of BankSouth, identified LoanSouth Mortgage as an ideal business alliance. Today, Kim Nelson leads the bank's mortgage company subsidiary with more than 170 employees.

Over the past three years, BankSouth and LoanSouth Mortgage have worked to provide greater market coverage and comprehensive products and services in Atlanta building its brand reputation on a promise of mortgage excellence. The organization continues to offer premier mortgage services backed by one of the most stable and well-respected community banks in the nation.

Since its inception in 2008, LoanSouth has achieved multi-million dollar growth year-over-year and is ranked fifth for market share in the Atlanta metropolitan area for purchase transactions. The shift to the name BankSouth Mortgage provides additional opportunities to benefit its customers over time.

BankSouth Mortgage offers premier mortgage services with 7 locations and a wide area network of strategically placed "best in class" loan originators in the southeast. The mortgage company is backed by one of the most stable and well-respected community banks in the nation. BankSouth was recently named as one of the top 20 high performing banks in the US for the 2nd consecutive year and the 4th time in recent years by the Independent Community Bankers Association (ICBA). Currently, BankSouth has assets of more than \$350 million and continues to serve customers in Greene and Oconee county and surrounding areas with both cutting edge technology and legendary, high touch personal customer service.

### ► We Function on a Platform of Strength

- In-house processing, underwriting, decisioning and funding
- Make Sense in-house Underwriting
- Personalized service
- Regular and consistent feedback on loan progress and status
- Variety of options for differing needs
- Competitive Rates and Fees

### ► Available Loan Programs

- Conventional
- FHA/VA/USDA
- Jumbo
- Construction to Permanent
- Extended Lock Program
- Down Payment Assistance Programs



#### Debi Neary Campbell, Mortgage Banker

Phone: (404) 667-2966

dcampbell@banksouth.com

NMLS #1106720

www.debinearycampbell.com

BankSouth Mortgage

990 Hammond Drive, Suite 210

Atlanta, Georgia 30328

