





TOWNE BANK MORTGAGE





















Your Success is *Our Passion*



For decades, we've been more than just a family of companies. We are a family of people—and a big part of that family is our team of mortgage loan officers.

You are at the heart of our mission: **Serving Others. Enriching Lives.** It's a purpose that comes to life every day as you help people achieve their dreams of homeownership.

At Towne, we've built a culture around caring and community, where every decision is made with our members and our teammates in mind. We are dedicated to providing the support, tools, and resources you need to not just succeed, but to build a thriving, long-term career. If you're ready to join a team that values people, relationships, and the communities we serve, you've found your home.

Towne Family of Companies

TOWNE BANK

TOWNE FINANCIAL SERVICES GROUP

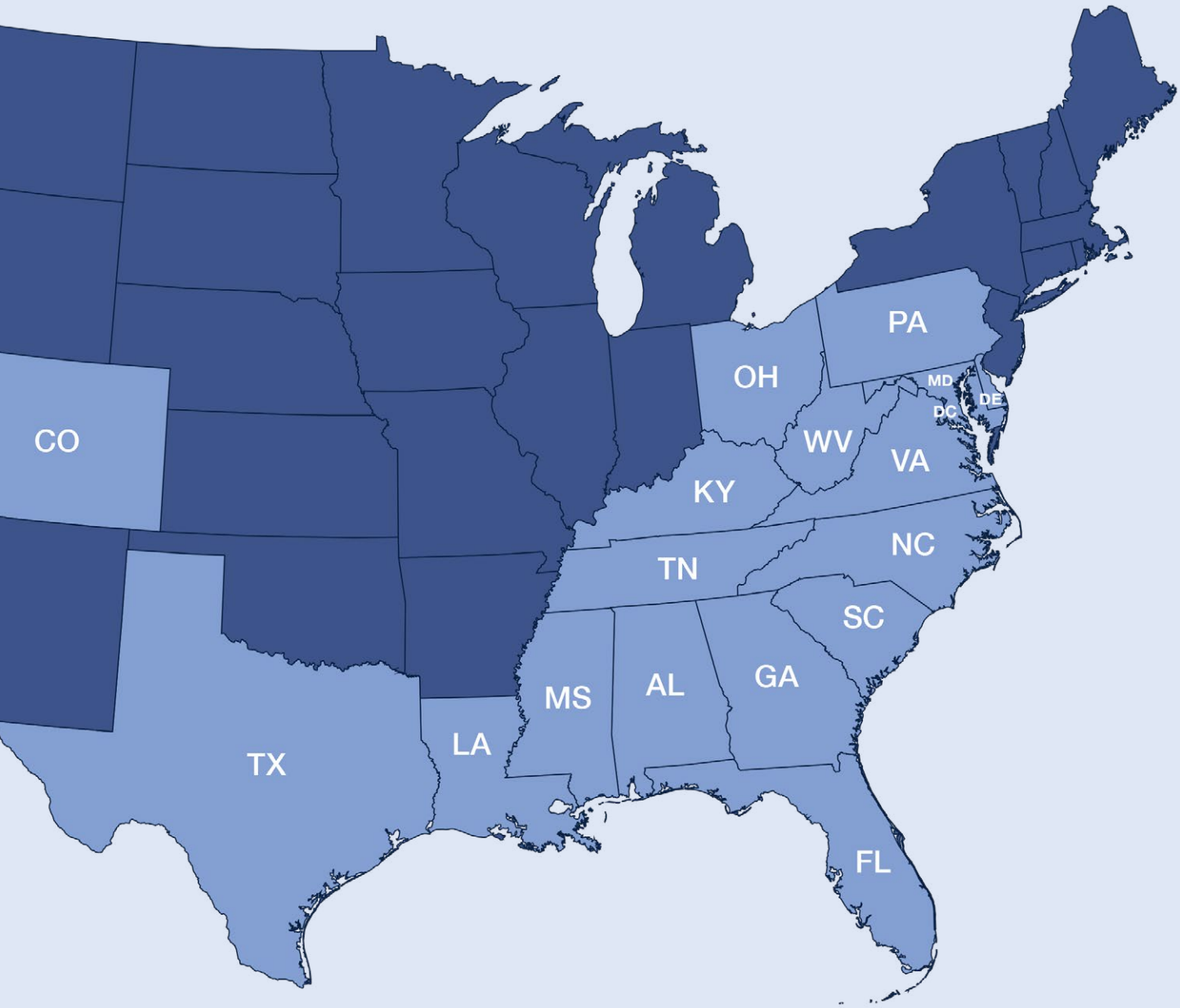
- TOWNE COMMERCIAL
- TOWNE INSURANCE
- TOWNEBANK MORTGAGE
- TOWNE 1031 EXCHANGE
- TOWNE WEALTH MANAGEMENT

Towne is pleased to offer you an incredible array of financial services delivered by our team of experts ready to provide guidance at every milestone.

Whether you are shopping for your first home, starting a savings plan for your children, funding your retirement plan, improving your business, or looking to insure that great new car or boat, the Towne Family can lend a hand. In addition to mortgages, we offer banking products, investments, insurance, and real estate services too.

Scan the QR code to learn more or visit TowneBank.com/TowneFamily

Our Footprint



TowneBank

$22 BILLION

$22.36 Billion in Assets



$144 Million in Community Support



Over 1,200 Sales and Operations Employees



70+ Branches



Ranked in the Top 50 Best Banks in America by Forbes



NASDAQ Ticker: TOWN

TowneBank Mortgage

$2.58 BILLION

Closed Volume in 2025



6,711 Families Served



414 Sales and Operations Employees



48 Branches



Lend in 18 States



6 Affiliated Companies

Towne Leadership



Jim Miller
President & CEO

Jim develops operating plans to ensure strong financial success while also ensuring that the company's many departments meet goals and align with the strategic vision.



Shirley Sasser
Director of National Sales

Shirley is a key part of the leadership team, overseeing sales and initiatives for Towne. She helps train and motivate loan officers to grow their business effectively. Shirley has been a dedicated member of the Towne team since 2000.



Taylor Malbon
Director of Marketing

Taylor leads a skilled team of marketers specializing in targeted strategies and innovative technology. Our mission is to help our loan officers build strong partnerships, expand their business and achieve success in their market.

Our Client's Say it Best

★ ★ ★ ★ ★

"Quick communication, client-centered experience, friendly service, goes above and beyond."
– Amanda P.

★ ★ ★ ★ ★

"The team at TowneBank Mortgage quickly and efficiently handled our loan during the mortgage process, making sure we provided what we needed, and keeping us informed of progress, while answering our questions along the way."
– Donn M.

★ ★ ★ ★ ★

"Everyone was really helpful and understanding. This was my first time so I didn't have much experience and I felt I learned a lot from this process. Thank you."
– Marco R.

★ ★ ★ ★ ★

"Communication was excellent, staff was very knowledgeable and was able to answer any questions I had no matter what time it was. Can't say anything bad at all about this team, and will more than likely use in the future."
– Vincent R.

98%

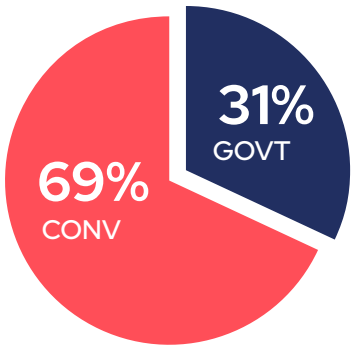
Satisfactory Rating

★ ★ ★ ★ ★

READ OUR REVIEWS
on Experience.com

Love Where You Live

CLIENT PROFILE





69% CONVENTIONAL LOANS

380K Average Loan Amount
429K Average Sales Price

31% GOVERNMENT LOANS

394K Average Loan Amount
389K Average Sales Price

FIRST-TIME HOMEBUYER

51.63%

HOME BUYER DEMOGRAPHICS

Silent Generation	Baby Boomers	Gen X	Millennials	Gen Z
1925-1945	1946-1964	1965-1979	1980-1994	1995-2012
.88%	14.84%	23.9%	39.7%	20.62%

Marketing Edge

SHARPEN YOUR BRAND & ELEVATE YOUR BUSINESS

You can expect the support of our top-tier, in-house Marketing team to help you boost your business, cultivate connections and build your brand. Explore the many services that our robust team offers:



Total Expert

Elevate prospect relationships and skyrocket productivity with our customized CRM. Organize, track, and analyze sales growth effortlessly. Instantly generate custom marketing materials like flyers, social content, and direct mail.



Mobile App

Boost communication, consumer knowledge, and SEO with our nCino Mortgage Mobile App. Empower your partners with live rate calculations and payment options. Simplify the process with secure and easy document scanning.

Client Retention

Stay in front of past clients and be remembered with our exclusive 7-year automated Client for Life Program.



Social Media

Increase online exposure, improve brand recognition and generate leads with our robust Social Library and expert strategies.



Strategy

Cultivate strong agent loyalty and achieve your unique business objectives with our personalized growth strategy services.

Branding

Build a memorable and meaningful connection with your target audience, creating value with our crafted content and elevated creative strategies.

Direct Mail

Reach your target audience with our impactful direct mail campaigns, featuring jumbo, high-quality postcards and a variety of custom design options.

Training

Level up your industry expertise and stay ahead of the curve with live and virtual personalized trainings and resources.

Technology

TO LEAD WITH SPEED

We are at the forefront of technology, arming our loan officers with the best tools to provide each client and partner with ultimate results.

Marketing & Content	Awareness & Connection	Customer Experience & Engagement	Data Management & Research
remine	experience.com	TotalExpert	Encompass
Adobe	LinkedIn	ncino	optimalblue
Stepes	Instagram	BombBomb	Azure
VYOND	facebook	CLIENT for Life	BRIGHTEDGE
ROCKET MEDIA	TikTok	built	Kentico
eventbrite	hearsay	yext	MMI.IO
GREENVELOPE	AcuClix Compliance Acumen	zoom	MLinc Solutions
MSP DESIGN GROUP	Google		Google Analytics
	bitly		OneDrive

Fully Rewarded

FULLY CELEBRATED

We reward our highest achievers on our annual Chairman's Trip.

Every part of this trip is designed to be a unique and memorable experience for you to enjoy the rest and relaxation you deserve.

This could be you.

imagine...

Relaxing on beautiful beaches...

Enjoying thrilling activities...

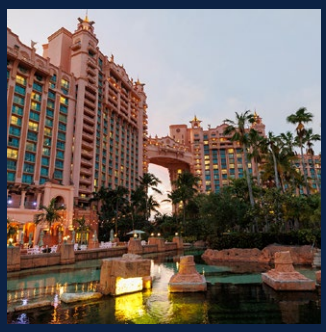
Indulging in fine dining...

Dancing all night long!

ARUBA MARCO ISLAND TURKS & CAICOS DOMINICAN REPUBLIC ANTIGUA BAHAMAS JAMAICA MEXICO













Employee Profile



SALES SUPPORT

39 Employees

9.42%



OPERATIONS

206 Employees

46.76%



LOAN OFFICERS

169 Loan Officers

40.82%



10+ YEARS

with Towne

47.83%

Love Where You Lend

"We support and encourage each other every day. We share information when we find out something new as well as share marketing ideas. We enjoy spending time together and see each other as family."

–

MARY WHITE
VP, SENIOR LOAN OFFICER

"Towne is more than my employer, they are family. The support from our staff is like no other. Everyone works together to make our community a better place. We are all here to offer the best service for our customers. I love working at Towne and making dreams come true."

–

CHARLENE RIGGSBEE
LOAN PROCESSOR

"Being a part of this team has helped me grow individually and professionally. Their support, encouragement, and collaborative spirit have had a truly positive impact on my career."

–

KAYE JONES
SENIOR LOAN OFFICER

"It's absolutely the best place to work with co-workers that feel like family. You feel appreciated and can gain knowledge of the Mortgage business."

–

ELAINE PETREY
CLOSING COORDINATOR

"It truly feels like I get to work with friends every day. Everyone on my team cares about each other and we have so much fun together."

–

OLIVIA BRISCOE
SECONDARY MARKETING ANALYST

"The people I work with every day are not only amazing coworkers but are also very kind and compassionate people. Over my 20 plus years here they have always been like a second family to me."

–

KRISTEN SMITH
UNDERWRITER

Love Your Community

We are passionate about giving back to the communities we serve throughout our footprint. That's why we proudly support non-profit organizations that uplift a variety of missions, all of which are dedicated to serving others and enriching lives.

United Way Day of Caring

TowneBank annually supports the United Way by raising funds through employee donations.

TowneBank Fall Extravaganza

Our beloved annual event raises funds for the TowneBank Foundation.

COMMITTED TO SERVING OTHERS AND ENRICHING LIVES

Our Going to Towne volunteer program provides many opportunities for employees to give back through volunteering, board service, and donations. Roc Solid, The Salvation Army, and United Way are just a few examples of opportunities available to our employees.



11,683
Hours Volunteered

1,501
Non-Profits Supported

$144M
Donated since 1999

Success through Support

A COHESIVE TEAM



Operations Team

Our in-house operations team collaborates with sales to find creative solutions for your clients. Receive quick and accurate advice from our underwriting help desk and business analyst.



Loan Officer Assistants

True partner for Loan Officers. Dedicated to assisting in creating a seamless and enjoyable process for all clients.



Local Appraisals

Robust list of local, certified appraisers who know the area, are committed to timeliness and share our company philosophy.



Capital Markets

With mandatory and best effort opportunities, our loan officers are provided with easy access to investors and loan guidance through our secondary team.



Credit Enhancement

Increase your borrower's credit and buying power with our credit specialists. We've helped thousands of customers enjoy the benefits of homeownership.



Quick Close Program

Eligible buyers can close in 21 days or less with our expedited loan process.



Business Analysts

Our team of analysts troubleshoot compliance and regulatory snags and technology concerns. Extended and weekend hours prevent any offline time for our sales team.



Onboarding & Training

We ensure a seamless transition with our white-glove service. Loan officers will enjoy a New Hire roadmap to launch their business plan along with ongoing training and education to help master their craft.



Employee Engagement

Our culture unifies all employees and brings fun to the workday. We encourage getting to know one another and connecting as a team, whether it be in person or virtually.

TowneBank Opportunities

Being part of a nationally-recognized bank with a strong reputation affords our mortgage company the benefits of elite portfolio products, cross-selling opportunities and desired relationships throughout the industry.

Partnerships that Work

Our mission is to provide clear communication and superior service to ensure our partners' clients are happy. As your local lender, we offer personalized products, fast closings, and an exceptional experience.

We build business together by elevating our partners' marketing and building long-lasting relationships with their clients.

13 BUILDER PARTNERS

13 REAL ESTATE PARTNERS

14 ADVERTISING PARTNERS

Towne Mortgage | Howard Hanna Real Estate Services

Homesale Mortgage | Berkshire Hathaway HomeServices Homesale Realty

Coastal Towne Mortgage | Bishard Homes

RW Towne Mortgage | Berkshire Hathaway HomeServices RW Towne Realty

Locally Loved

NATIONALLY RECOGNIZED

Every accolade we receive shines light on the level of dedication and exquisite service we are pleased to offer our employees, members, and community.

















TowneBankMortgage.com

This is not a commitment to lend. Equal Housing Lender. NMLS# 512138