



Hear what bankers are saying about Community Bank Mortgage LLC...

“ABA’s Community Bank Mortgage LLC is a gold mine for ABA members. If you are selling mortgages into the secondary market, availing your institution of ownership in ABA’s Community Bank Mortgage LLC should be a top priority! For us at First Hope Bank, we gained an additional income of \$100,000. As the saying goes, wake up and smell the coffee.”

Norman E. Beatty

Chairman of the Board, Chief Executive Officer, and President
First Hope Bank

“As an owner in the LLC, Stifel Bank & Trust receives significant monthly payments associated with the mortgage volume we sell to Bank of America and Wells Fargo. These payments have averaged several thousand dollars per month. We use our LLC income to fund incentive programs for our employees. The result is that we have higher quality levels, better service, and we don’t have to budget significant increases in our internal programs.

In our experience it has been the virtual financial ‘no-brainer’ – we have received many times our initial investment in payments in the two years we have been an owner. In order to be competitive in the primary marketplace, banks need multiple investor options to achieve best execution on pricing as well as a full product set. Ownership in the LLC makes the pricing better and it accelerates the process of adding to your investor pool.”

Chris Reichert

President and CEO
Stifel Bank & Trust

Become an owner today: www.aba.com/mortgagellc | 1-800-BANKERS, ext. 5583



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“The synergies associated with being an owner of Community Bank Mortgage LLC have allowed us to develop relationships with vendors and outside business interests that our individual size and market share would have previously found prohibitive. I appreciate that the LLC encourages its owners to actively participate in the development of its long-term strategies, and that our commonality through the LLC has allowed us to network with our fellow LLC owners and create opportunities to develop mutually beneficial relationships that may have been difficult to establish or may not have otherwise existed outside of the LLC. I would strongly encourage any community bank that has the opportunity of becoming a Community Bank LLC owner to do so.”

John G. Mortimer
Senior Vice President
Acacia Federal Savings Bank

“As one of the founding owners of Community Bank Mortgage LLC, we have participated in the company’s growth and have witnessed the important role the investors play in its success. Community Bank Mortgage LLC’s unique relationships with these companies provide competitive programs and pricing that build volume and benefit not only my bank, but all owners.”

John Schoemer
Executive Vice President
Presidential Bank, FSB

The individuals providing testimonials are affiliated with the Community Bank Mortgage LLC either as Board members or owners. None of the participants have received compensation for their participation. Statements made are the sole opinion of the participants and do not constitute a guarantee of results promised.

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