



WHY REGIONS MORTGAGE?

1. **Serious about Service:** Regions surveys every loan customer upon completion of their loan to see if they would recommend us to others. 98 percent say yes. That's strong proof of our commitment to excellent service.
2. **Our Money is your Money:** At Regions Mortgage, we fund our own loans. We are not a mortgage broker, subject to the appetites of another lender. Regions Mortgage shares the strength and stability that comes with being one of the top 10 banks in the United States.
3. **Home Field Advantage:** Credit decisions are made in house by well trained mortgage professionals who live and work in the markets we serve. Our mortgage loan originators use their knowledge and experience to guide our clients through the process.
4. **Build a Home or Renovate:** Regions Mortgage specializes in construction lending. We can help turn your dream home into reality.
5. **Full Service:** We are just as eager to serve the first time home buyers who are just starting out as we are the consumer looking for a vacation home. We have the people and the products to fit both.
6. **Anywhere:** Our Mortgage Loan Originators can meet you face to face, on-line or over the phone. We lend in 46 states.
7. **Any Need:** We offer home purchase loans, refinances, construction to perm loans, renovation loans, and Home Equity Lines of Credit. Plus, we want a lasting relationship with our customers. In addition to meeting your mortgage needs, Regions provides a full range of other products and services -- from checking to insurance to investments and retirement planning.
8. **Start to Finish:** We attend our closings whenever possible. Your Mortgage Loan Originator will be there at the start of the loan and will be there when it closes. This commitment differs from other lenders, and it reinforces a Regions core value; 'Focus on your Customer.'
9. **Serious about the Mortgage Business:** Regions Mortgage has more than 600 professionals who closed over 50,000 mortgage loans year to date for 2009.
10. **Expect More:** Regions Mortgage associates adhere to the core values that make our company strong, 'Do the Right Thing, Make Life Better, Focus on the Customer, Reach Higher, and Enjoy Life.'



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