



**Mortgage Lion, Inc.**

*A Subsidiary of CapitalSouth Bank*

327 S. Main Street

Fitzgerald, GA 31750

Phone: (229) 423-7000

Fax: (229) 423-4222

To many loyal, Florida mortgage brokers and small banks, Mortgage Lion was THE niche Lender of the late 1980's and early 1990's, specializing in Jumbos, ARMS, Construction-Perms and true common sense underwriting.

As a pioneer in same-day underwriting, and next-day funding the company earned a reputation for being quick and accurate, treating the broker as the customer, and always putting customer service above all else.

1994 brought new challenges into wholesale and retail markets. Jake Bowen felt these challenges could best be met by combining forces with Washington Square Mortgage, at that time a subsidiary of Northwestern National Life Insurance. Other regional lenders were acquired, and the name of the company was changed to Reliastar. As Sr. VP of Production, Jake led Reliastar from \$600 million, to \$2.4 billion in fundings over the next three years. The driving force behind this phenomenal nationwide growth was the same focus on customer service that made Mortgage Lion a favorite in Florida.

Principal Residential Mortgage Inc. (PRMI) acquired Reliastar Mortgage in late 1998. We remain convinced that small businesses are better served by other small businesses, than by large structured organizations. At the urging of old customers and good friends, the decision was made to leave PRMI and return to the Mortgage Lion way of doing business.

In January 2001, Mortgage Lion merged with Monticello Bank, a federally chartered savings & loan based in Jacksonville, Florida. In March 2003, Mortgage Lion acquired 100% of the stock of Monticello Bank. Most recently, in September 2007, Monticello Bank and Mortgage Lion merged with, and into, CapitalSouth Bank, based in Birmingham, Alabama. Mortgage Lion is currently based in historic downtown Fitzgerald, Georgia, in the now infamous 'Purple House'.

Service-driven, customer-focused and innovative in programs and technology, Mortgage Lion is proud to have a team of dedicated, experienced mortgage professionals second to none, ready to make life easier for you and your organization.