

2008 NAMB Broker of the Year Nomination

In January Capital Financial Bancorp and Tory Tarsitano were honored this month with a nomination for 2008 National Association of Mortgage Broker's (NAMB) **Mortgage Broker of the Year**. NAMB is the voice of the mortgage broker industry, representing the interests of mortgage brokers and homebuyers since 1973.

The Association is committed to promoting the highest degree of professionalism and ethical standards for its more than 25,000 members. In addition to mandating, members adhere to a professional code of ethics, NAMB provides mortgage brokers with professional education opportunities, and offers rigorous certification programs to recognize members with the highest levels of professional knowledge and education. As the sole national trade association for this industry, NAMB is affiliated with all 50 state associations and their active lobbying and advocacy efforts frequently focus on national and state issues.

Working hard for our Clients pays off..

Our company's goals are centered on hard work, always improving the industry and showing that there is a much needed place for companies like ours. We believe that our clients can actually get better programs through us - so we educate them so they know what they are doing and help them understand their mortgage.

It is not only about where our clients are right now - but where they are going in the future. Our company takes pride in the fact that we will not recommend just any loan. Even if the client goes else where - we always keep our door open to guide them and point out all the pros and cons - even if we don't do the mortgage ourselves. Education of an informed decision is paramount. Our company is already in the process of mandating that the entire company apply for and attain the newly **NAMB Lending Integrity Designation**. This is long over due and will fit right in with how our company has been operating since inception - with the highest level of ethics and integrity.

What this means to our Employees, Business Partners and Clients...

We are elated to have been nominated – but at the end of the day we believe that all of the hard work we have put into our personal relationships, employees well being and business partnerships, pays off for us on a daily basis. We have the very best foundation of a team, great products, superior service, proven production systems and a rock-solid customer base. This type of award contributes to our company philosophy of working hard, staying tough through rough times and taking care of each person we come in contact with.

“The bottom line is this award will give the people we work with, and want to work with, peace of mind when they come to us for their mortgage. It will reinforce our mission to provide a safe and reliable mortgage process for each customer, community and business we work with.” – Tory Tarsitano, CRMS

For more information on any of our products or services, please contact us at 866.FUND.789 or visit us online at www.capitalfinancial.net.

Regards,
Brian Augustine, CRMS | CEO & Tory Tarsitano, CRMS | President

Smart. Creative. Mortgages.

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