



Participating Lenders Regions 1

Region 1 Counties: Bartow, Catoosa, Chattooga, Dade, Fannin, Floyd, Gilmer, Gordon, Haralson, Murray, Paulding, Pickens, Polk, Walker, Whitfield

Top Producer April 2007 - June 2007

SunTrust Bank

Diana Wall

706-234-4223

Service Area	Company	Loan Officer	Phone Number	Bilingual
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Additional Recommended Loan Officers

All of Region 1	Briarwood Financial/ Northwest GA Credit Union	Financial Services.	706-291-9290	No
Floyd & Polk	Greater Rome Bank	Teri Duck	706-295-9300	No
Walker & Catoosa	Synovus Mortgage	Elijah Parker	770-254-2336	No
Floyd	Greater Rome Bank	Cecelia Rogers	706-295-9300	No
Pickens	GMAC Mortgage	Steve Fitzgerald	770-218-5808	No
Whitfield	Regions Mortgage	Shauna Babcock	403-321-6307	No

Georgia Dream Lenders

American Home Mortgage, AME Financial Corporation, Amtrust Mortgage Corporation, Apex Lending, Atlantic Southern Bank, Augusta Mortgage Co., Bank of America, Bank of Lenox, Bank of Upson, Capitol City Bank, Branch Banking & Trust Co., Briarwood Financial Services, LLC, CDC Federal Credit Union, CHI d/b/a NeighborWorks Columbus, Citizens Trust Bank, Coastal Mortgage/Coastal Bank, Credit Union Financial Services, LLC, CTX Mortgage, DHI Mortgage Co., LTD., Emory Federal Credit Union, Fairfield Financial Services, Inc., Family Bank, Fidelity Bank d/b/a Fidelity Bank Mortgage, Fidelity Home Mortgage, First Bank Mortgage, First Citizens Bank & Trust Co., Inc., First Horizon Home Loan, First National Bank of Griffin, First National Bank of Waynesboro, First Service Mortgage, First State Bank/First Metro Mortgage, Flagstar Bank, FNB-South, Georgia Bank & Trust Co. of Augusta, GMAC Mortgage, Georgia Telco Credit Union, Guaranty Bank, Heritage Bank of The South, Home 123 Corp., Home America Mortgage, Inc., HomeBanc Mortgage Corp., Homeowners Mortgage of America, Inc., Infinity Mortgage Corp., Iron Stone Bank, J P Morgan Chase Bank, N.A., KB Homes, Market Street Mortgage Corp., Meriwether Bank & Trust, Mortgage Counseling Services, Inc., National Professional Lender, LLC, Oxford Capital, Palladian Mortgage, Queensborough National Bank & Trust, RBC Centura Bank, Regions Bank d/b/a Regions Mortgage, Southern Crescent Mortgage & Investment, Sunshine Mortgage Corp., SunTrust Mortgage, Inc., Synovus Mortgage Corporation, Taylor, Bean & Whitaker Mortgage Corp., The Farmers Bank, The Mortgage Division, Inc., The Security State Bank, Thomas County Federal S&L Assoc., United Bank Mortgage Co., United Community Mortgage Services, Inc., Unity Mortgage Corporation, USDA Rural Development, Wachovia Mortgage Corp., Washington Mutual Bank, FA, Wells Fargo Home Mortgage, Inc., Wieland Financial Services, Inc.

Georgia Department of Community Affairs

1-800-359-4663

www.dcaloans.com



Participating Lenders Region 2

Region 2 Counties: Banks, Dawson, Franklin, Forsyth, Habersham, Hall, Hart, Lumpkin, Rabun, Stephens, Towns, Union, White

Top Producer April 2007 - June 2007

Wachovia Mortgage Ron Ross 404-281-7591

Service Area	Company	Loan Officer	Phone Number	Bilingual
Additional Recommended Loan Officers				
All of Region 2	United Community Mortgage	Sharon Eisenbeil	706 -745-2191	No
Hall	Homebanc Mortgage Corp	Felicia Artis	404-459-7642	No
All of Region 2	United Community Mortgage	Catherine Boothe	706-745-2191	No
All of Region 2	United Community Mortgage	Theresa Martin	706-894-3429	No
Stephens	First Citizens Bank & Trust	Ethan Betcher	803-733-2779	No
Stephens	First Citizens Bank & Trust	Tommy Harris	803-733-2779	No
Forsyth	Home America Mortgage	Joe Jerome	678-325-4529	No
Hall	Homebanc Mortgage Corp	Skip Merchant	770-375-8537	No
Forsyth	SunTrust Mortgage Inc	Kim Brinkman	770-751-9041	No

Georgia Dream Lenders

American Home Mortgage, AME Financial Corporation, Amtrust Mortgage Corporation, Apex Lending, Atlantic Southern Bank, Augusta Mortgage Co., Bank of America, Bank of Lenox, Bank of Upson, Capitol City Bank, Branch Banking & Trust Co., Briarwood Financial Services, LLC, CDC Federal Credit Union, CHI d/b/a NeighborWorks Columbus, Citizens Trust Bank, Coastal Mortgage/Coastal Bank, Credit Union Financial Services, LLC, CTX Mortgage, DHI Mortgage Co., LTD., Emory Federal Credit Union, Fairfield Financial Services, Inc., Family Bank, Fidelity Bank d/b/a Fidelity Bank Mortgage, Fidelity Home Mortgage, First Bank Mortgage, First Citizens Bank & Trust Co., Inc., First Horizon Home Loan, First National Bank of Griffin, First National Bank of Waynesboro, First Service Mortgage, First State Bank/First Metro Mortgage, Flagstar Bank, FNB-South, Georgia Bank & Trust Co. of Augusta, GMAC Mortgage, Georgia Telco Credit Union, Guaranty Bank, Heritage Bank of The South, Home 123 Corp., Home America Mortgage, Inc., HomeBanc Mortgage Corp., Homeowners Mortgage of America, Inc., Infinity Mortgage Corp., Iron Stone Bank, J P Morgan Chase Bank, N.A., KB Homes, Market Street Mortgage Corp., Meriwether Bank & Trust, Mortgage Counseling Services, Inc., National Professional Lender, LLC, Oxford Capital, Palladian Mortgage, Queensborough National Bank & Trust, RBC Centura Bank, Regions Bank d/b/a Regions Mortgage, Southern Crescent Mortgage & Investment, Sunshine Mortgage Corp., SunTrust Mortgage, Inc., Synovus Mortgage Corporation, Taylor, Bean & Whitaker Mortgage Corp., The Farmers Bank, The Mortgage Division, Inc., The Security State Bank, Thomas County Federal S&L Assoc., United Bank Mortgage Co., United Community Mortgage Services, Inc., Unity Mortgage Corporation, USDA Rural Development, Wachovia Mortgage Corp., Washington Mutual Bank, FA, Wells Fargo Home Mortgage, Inc., Wieland Financial Services, Inc.

Georgia Department of Community Affairs 1-800-359-4663 www.dcaloans.com



Participating Lenders—Region 3

Counties: Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dekalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry Newton, Paulding, Rockdale, Spalding, Walton

Top Producer April 2007 - June 2007

Market Street Mortgage

Wakenda Flynt

770-631-4000

Company	Loan Officer	Phone Number	Bilingual
Additional Recommended Loan Officers			
CDC FCU/Briarwood Financial	John Murphy	404-325-3270 x 5404	No
CDC FCU/Briarwood Financial	Susan Stromquist	404-325-3270 x 5379	No
Mortgage Counseling Services	Bob Tschappet	404-767-5400	No
Opteum Mortgage	Jackie Pratt or Samantha Pratt	770-632-3710	No
SunTrust Mortgage, Inc.	Ron Fehl	770-423-2295	Yes
Pine State Mortgage Corp.	Patricia O'Hara	770-460-2276	No
Wachovia	Ron Ross	404-281-7591	No
New South Federal Savings	Jane Schatz	770-908-1800	No
SunTrust Mortgage, Inc.	Syd Howel	770-381-0129	No
Pine State Mortgage	Kelly Wilson	678-742-3689	No
SunTrust Mortgage, Inc.	Lisa Eifert-DeWaart	770-795-3483	No
CTX Mortgage	Sheryl Crawford	404-288-5585	No
Wachovia	Denise Broughton	404-447-3990	No
Opteum Mortgage	Pamela Morris	770-310-2932	No
United Bank	Kelly Bonner	770-412-4987	No
SunTrust Mortgage Inc.	Megan Speno	404.303.2548	No
Emory Federal Credit Union	Adrian Farris	404-486-4317	No
Bank of America Mortgage	Theresa Kerwin	770-920-3724	No
New South Federal	Evelyn Campbell	770-908-1800	No
SunTrust Mortgage	Jill Bertolini	404-303-2609	No
SunTrust Mortgage, Inc.	Al Graham	678.284.6270	No
Opteum Mortgage	Gina Spearman	678-742-6608	No
Opteum Mortgage	Tasha Mathis	404-629-3020	No
SunTrust Mortgage Inc	Tammy Sandlin	404-257-2115	No
SunTrust Mortgage Inc	Paula Skinner	678-924-5616	No
Pine State Mortgage	Kenneth Williams	770-460-2276	No
Opteum Mortgage	Jennifer S Nolan	678-413-4385	No

Georgia Department of Community Affairs

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Participating Lenders Region 4

Region 4 Counties: Butts, Carroll, Coweta, Heard, Lamar, Meriwether, Pike, Spaulding, Troup and Upson

Top Producer April 2007 - June 2007

Synovus Mortgage

Linda Walden

770-254-2336

Service Area	Company	Loan Officer	Phone Number	Bilingual
Additional Recommended Loan Officers — Region 4				
All of Region 4	United Bank	Dalene McCallister	770-412-4990	No
All of Region 1	First National Bank of Griffin	Emily Croft	770-227-2251	No
Coweta	Synovus Mortgage	Brenda Turner	770-254-7955	No
Coweta & Heard	Synovus Mortgage	Kelley Devereese	770-854-2336	No
Region 1 & 4	Unity Mortgage Corporation	Becky Allen	770-832-2161	No
Spaulding, Lamar	United Bank	Kathy Vaughn	770-412-4990	No
Paulding & Coweta	Unity Mortgage Corporation	April Morgan	770-358-7272	No
Spaulding	First National Bank of Griffin	Emma Jean Taylor	770-227-2251	No
Lamar	First National Bank of Griffin	Luanne English	770-227-2251	No
Upson County	United Bank	Leigh Chastain	706-646-7364	No
Coweta	Opteum Financial Svc.	Steven Shows	770-486-7546	No

Georgia Dream Lenders

American Home Mortgage, AME Financial Corporation, Amtrust Mortgage Corporation, Apex Lending, Atlantic Southern Bank, Augusta Mortgage Co., Bank of America, Bank of Lenox, Bank of Upson, Capitol City Bank, Branch Banking & Trust Co., Briarwood Financial Services, LLC, CDC Federal Credit Union, CHI d/b/a NeighborWorks Columbus, Citizens Trust Bank, Coastal Mortgage/Coastal Bank, Credit Union Financial Services, LLC, CTX Mortgage, DHI Mortgage Co., LTD., Emory Federal Credit Union, Fairfield Financial Services, Inc., Family Bank, Fidelity Bank d/b/a Fidelity Bank Mortgage, Fidelity Home Mortgage, First Bank Mortgage, First Citizens Bank & Trust Co., Inc., First Horizon Home Loan, First National Bank of Griffin, First National Bank of Waynesboro, First Service Mortgage, First State Bank/First Metro Mortgage, Flagstar Bank, FNB-South, Georgia Bank & Trust Co. of Augusta, GMAC Mortgage, Georgia Telco Credit Union, Guaranty Bank, Heritage Bank of The South, Home 123 Corp., Home America Mortgage, Inc., HomeBanc Mortgage Corp., Homeowners Mortgage of America, Inc., Infinity Mortgage Corp., Iron Stone Bank, J P Morgan Chase Bank, N.A., KB Homes, Market Street Mortgage Corp., Meriwether Bank & Trust, Mortgage Counseling Services, Inc., National Professional Lender, LLC, Oxford Capital, Palladian Mortgage, Queensborough National Bank & Trust, RBC Centura Bank, Regions Bank d/b/a Regions Mortgage, Southern Crescent Mortgage & Investment, Sunshine Mortgage Corp., SunTrust Mortgage, Inc., Synovus Mortgage Corporation, Taylor, Bean & Whitaker Mortgage Corp., The Farmers Bank, The Mortgage Division, Inc., The Security State Bank, Thomas County Federal S&L Assoc., United Bank Mortgage Co., United Community Mortgage Services, Inc., Unity Mortgage Corporation, USDA Rural Development, Wachovia Mortgage Corp., Washington Mutual Bank, FA, Wells Fargo Home Mortgage, Inc., Wieland Financial Services, Inc.

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Participating Lenders Region 5

Region 5 Counties: Barrow, Clarke, Elbert, Greene, Jackson, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, Walton

Top Producer April 2007 - June 2007

SunTrust Mortgage Mike Paulk 706-354-5224

Service Area	Company	Loan Officer	Phone Number	Bilingual
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Additional Recommended Loan Officers — Region 5

Clarke, Greene	Synovus Mortgage Corporation	Jeff Bishop	706-353-6292	No
All of Region 5	The Impact Group	Vanessa Mims	678-808-4469	No
All of Region 5	Synovus Mortgage Corporation	Michelle Edwards	706-357-7056	No
All of Region 5	Synovus Mortgage Corporation	Adam West	706-338-7945	No
Barrow	United Community Mtg.	Roseanne Smith	770-794-3450	No

Georgia Dream Lenders

American Home Mortgage, AME Financial Corporation, Amtrust Mortgage Corporation, Apex Lending, Atlantic Southern Bank, Augusta Mortgage Co., Bank of America, Bank of Lenox, Bank of Upson, Capitol City Bank, Branch Banking & Trust Co., Briarwood Financial Services, LLC, CDC Federal Credit Union, CHI d/b/a NeighborWorks Columbus, Citizens Trust Bank, Coastal Mortgage/Coastal Bank, Credit Union Financial Services, LLC, CTX Mortgage, DHI Mortgage Co., LTD., Emory Federal Credit Union, Fairfield Financial Services, Inc., Family Bank, Fidelity Bank d/b/a Fidelity Bank Mortgage, Fidelity Home Mortgage, First Bank Mortgage, First Citizens Bank & Trust Co., Inc., First Horizon Home Loan, First National Bank of Griffin, First National Bank of Waynesboro, First Service Mortgage, First State Bank/First Metro Mortgage, Flagstar Bank, FNB-South, Georgia Bank & Trust Co. of Augusta, GMAC Mortgage, Georgia Telco Credit Union, Guaranty Bank, Heritage Bank of The South, Home 123 Corp., Home America Mortgage, Inc., HomeBanc Mortgage Corp., Homeowners Mortgage of America, Inc., Infinity Mortgage Corp., Iron Stone Bank, J P Morgan Chase Bank, N.A., KB Homes, Market Street Mortgage Corp., Meriwether Bank & Trust, Mortgage Counseling Services, Inc., National Professional Lender, LLC, Oxford Capital, Palladian Mortgage, Queensborough National Bank & Trust, RBC Centura Bank, Regions Bank d/b/a Regions Mortgage, Southern Crescent Mortgage & Investment, Sunshine Mortgage Corp., SunTrust Mortgage, Inc., Synovus Mortgage Corporation, Taylor, Bean & Whitaker Mortgage Corp., The Farmers Bank, The Mortgage Division, Inc., The Security State Bank, Thomas County Federal S&L Assoc., United Bank Mortgage Co., United Community Mortgage Services, Inc., Unity Mortgage Corporation, USDA Rural Development, Wachovia Mortgage Corp., Washington Mutual Bank, FA, Wells Fargo Home Mortgage, Inc., Wieland Financial Services, Inc.

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Participating Lenders Region 6

Counties: Baldwin, Bibb, Crawford, Houston,
Jones, Monroe, Peach, Pulaski, Putnam,
Twiggs, Wilkinson

Top Producer April 2007 - June 2007

Atlantic Southern Bank Dee Dee Rocci 478-405-6287

Service Area	Company	Loan Officer	Phone Number	Bilingual
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Additional Recommended Loan Officers

Region 6	Atlantic Southern Bank	Tamera Harrison	478-405-6287	No
Region 6	Market Street Mortgage	Robin Carroll	478-953-6260	No
Region 6	Market Street Mortgage	Burney Q. Adams	478-953-6260	Yes
Region 6	Market Street Mortgage	Misty Carnell	478-953-6260	Yes
Region 6	Branch Banking and Trust	Pearlie Toliver	478-757-4376	No
Region 6	Market Street Mortgage	Michelle Pope	478-953-6260	Yes
Region 6	Market Street Mortgage	Debbie Jernigan	478-953-6260	Yes
Region 6	Mortgage Counseling Services	Mary White	478-767-5400	No
Region 6	Unity Mortgage Corporation	Leola Johnson	478-461-2863	No
Bibb, Baldwin	Fairfield Financial	Diane D. Self	478-477-9455	No
Region 6	Mortgage Counseling Services	Laurie Edwards	404-767-5400	No
Region 6	Citizen Bank of Cochran	Matt Fordham	478-934-6277	No
Region 6	Market Street Mortgage	Dawn Bartlett	478-953-6260	No
Houston	Planters First Bank	Melissa Sparrow	478-218-5324 x8608	No
Monroe	Prime Home Mortgage	Ronnie Kinnas	912-993-1046	No
Monroe	USDA Rural Development	Charles Adkins	770-358-0787	No

Georgia Dream Lenders

American Home Mortgage, AME Financial Corporation, Amtrust Mortgage Corporation, Apex Lending, Atlantic Southern Bank, Augusta Mortgage Co., Bank of America, Bank of Lenox, Bank of Upson, Capitol City Bank, Branch Banking & Trust Co., Briarwood Financial Services, LLC, CDC Federal Credit Union, CHI d/b/a NeighborWorks Columbus, Citizens Trust Bank, Coastal Mortgage/Coastal Bank, Credit Union Financial Services, LLC, CTX Mortgage, DHI Mortgage Co., LTD., Emory Federal Credit Union, Fairfield Financial Services, Inc., Family Bank, Fidelity Bank d/b/a Fidelity Bank Mortgage, Fidelity Home Mortgage, First Bank Mortgage, First Citizens Bank & Trust Co., Inc., First Horizon Home Loan, First National Bank of Griffin, First National Bank of Waynesboro, First Service Mortgage, First State Bank/First Metro Mortgage, Flagstar Bank, FNB-South, Georgia Bank & Trust Co. of Augusta, GMAC Mortgage, Georgia Telco Credit Union, Guaranty Bank, Heritage Bank of The South, Home 123 Corp., Home America Mortgage, Inc., HomeBanc Mortgage Corp., Homeowners Mortgage of America, Inc., Infinity Mortgage Corp., Iron Stone Bank, J P Morgan Chase Bank, N.A., KB Homes, Market Street Mortgage Corp., Meriwether Bank & Trust, Mortgage Counseling Services, Inc., National Professional Lender, LLC, Oxford Capital, Palladian Mortgage, Queensborough National Bank & Trust, RBC Centura Bank, Regions Bank d/b/a Regions Mortgage, Southern Crescent Mortgage & Investment, Sunshine Mortgage Corp., SunTrust Mortgage, Inc., Synovus Mortgage Corporation, Taylor, Bean & Whitaker Mortgage Corp., The Farmers Bank, The Mortgage Division, Inc., The Security State Bank, Thomas County Federal S&L Assoc., United Bank Mortgage Co., United Community Mortgage Services, Inc., Unity Mortgage Corporation, USDA Rural Development, Wachovia Mortgage Corp., Washington Mutual Bank, FA, Wells Fargo Home Mortgage, Inc., Wieland Financial Services, Inc.

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Participating Lenders Region 7

Burke, Columbia, Glascock, Hancock, Jefferson, Jenkins, Lincoln, McDuffie, Richmond, Taliaferro, Warren, Washington, Wilkes

Top Producer April 2007 - June 2007

Augusta Mortgage Company

Melissa Fulghum

706-860-4200

Service Area	Company	Loan Officer	Phone Number	Bilingual
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Additional Recommended Loan Officers

All of Region 7	Augusta Mortgage Company	Donna Lovelace	706-860-4200	No
All of Region 7	Augusta Mortgage Company	Matthew Bonitatibus	706-860-4200	No
All of Region 7	Augusta Mortgage Company	Marsha Wilson	706-860-4200	No
All of Region 7	GA Bank & Trust Co.	John Chandler	706-739-1780	No
All of Region 7	Augusta Mortgage Company	Cheryl Beauford	706-860-4200	No
Washington County	George D. Warthen Bank	Cecille Brown	478-552-6901	No

Georgia Dream Lenders

American Home Mortgage, AME Financial Corporation, Amtrust Mortgage Corporation, Apex Lending, Atlantic Southern Bank, Augusta Mortgage Co., Bank of America, Bank of Lenox, Bank of Upson, Capitol City Bank, Branch Banking & Trust Co., Briarwood Financial Services, LLC, CDC Federal Credit Union, CHI d/b/a NeighborWorks Columbus, Citizens Trust Bank, Coastal Mortgage/Coastal Bank, Credit Union Financial Services, LLC, CTX Mortgage, DHI Mortgage Co., LTD., Emory Federal Credit Union, Fairfield Financial Services, Inc., Family Bank, Fidelity Bank d/b/a Fidelity Bank Mortgage, Fidelity Home Mortgage, First Bank Mortgage, First Citizens Bank & Trust Co., Inc., First Horizon Home Loan, First National Bank of Griffin, First National Bank of Waynesboro, First Service Mortgage, First State Bank/First Metro Mortgage, Flagstar Bank, FNB-South, Georgia Bank & Trust Co. of Augusta, GMAC Mortgage, Georgia Telco Credit Union, Guaranty Bank, Heritage Bank of The South, Home 123 Corp., Home America Mortgage, Inc., HomeBanc Mortgage Corp., Homeowners Mortgage of America, Inc., Infinity Mortgage Corp., Iron Stone Bank, J P Morgan Chase Bank, N.A., KB Homes, Market Street Mortgage Corp., Meriwether Bank & Trust, Mortgage Counseling Services, Inc., National Professional Lender, LLC, Oxford Capital, Palladian Mortgage, Queensborough National Bank & Trust, RBC Centura Bank, Regions Bank d/b/a Regions Mortgage, Southern Crescent Mortgage & Investment, Sunshine Mortgage Corp., SunTrust Mortgage, Inc., Synovus Mortgage Corporation, Taylor, Bean & Whitaker Mortgage Corp., The Farmers Bank, The Mortgage Division, Inc., The Security State Bank, Thomas County Federal S&L Assoc., United Bank Mortgage Co., United Community Mortgage Services, Inc., Unity Mortgage Corporation, USDA Rural Development, Wachovia Mortgage Corp., Washington Mutual Bank, FA, Wells Fargo Home Mortgage, Inc., Wieland Financial Services, Inc.

Georgia Department of Community Affairs

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July 2007



**Participating Lenders
Region 8**

Chattahoochee, Clay, Crisp, Dooly, Harris, Macon, Marion, Muscogee, Quitman,
Randolph, Schley, Stewart, Talbot, Taylor, Webster

Top Producer April 2007 - June 2007

SunTrust Mortgage

Grace L. Wraggs

706-321-3660

Service Area	Company	Loan Officer	Phone Number	Bilingual
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Additional Recommended Loan Officers

Schley Sumter, Stewart	Citizen Bank of Americus	Charlene Pennymon	229-942-5905	No
Region 8	Neighborhood Works Columbus	Chiquita Rose	706-324-4663	Yes
Region 8	SunTrust Mortgage .	Lynn Cook	229-430-5411	No
Region 8	Synovus Mortgage	Marti Seymour	706-649-4900	No
Region 8	New South Federal Savings	Mona Love	706-576-4352	No
Region 8	Planters First	Sandra Sanders	229-276-2454	No
Muscogee	SunTrust Mortgage	Patty Bassett	706-321-3661	No
Region 8	Bank of Upson	Mark Gaskin	706-846-8472	No
Muscogee	SunTrust	Kay Rogers	706-321-3660	No
Muscogee	SunTrust	Jane Worthington	706-321-3660	No

Georgia Dream Lenders

American Home Mortgage, AME Financial Corporation, Amtrust Mortgage Corporation, Apex Lending, Atlantic Southern Bank, Augusta Mortgage Co., Bank of America, Bank of Lenox, Bank of Upson, Capitol City Bank, Branch Banking & Trust Co., Briarwood Financial Services, LLC, CDC Federal Credit Union, CHI d/b/a NeighborWorks Columbus, Citizens Trust Bank, Coastal Mortgage/Coastal Bank, Credit Union Financial Services, LLC, CTX Mortgage, DHI Mortgage Co., LTD., Emory Federal Credit Union, Fairfield Financial Services, Inc., Family Bank, Fidelity Bank d/b/a Fidelity Bank Mortgage, Fidelity Home Mortgage, First Bank Mortgage, First Citizens Bank & Trust Co., Inc., First Horizon Home Loan, First National Bank of Griffin, First National Bank of Waynesboro, First Service Mortgage, First State Bank/First Metro Mortgage, Flagstar Bank, FNB-South, Georgia Bank & Trust Co. of Augusta, GMAC Mortgage, Georgia Telco Credit Union, Guaranty Bank, Heritage Bank of The South, Home 123 Corp., Home America Mortgage, Inc., HomeBanc Mortgage Corp., Homeowners Mortgage of America, Inc., Infinity Mortgage Corp., Iron Stone Bank, J P Morgan Chase Bank, N.A., KB Homes, Market Street Mortgage Corp., Meriwether Bank & Trust, Mortgage Counseling Services, Inc., National Professional Lender, LLC, Oxford Capital, Palladian Mortgage, Queensborough National Bank & Trust, RBC Centura Bank, Regions Bank d/b/a Regions Mortgage, Southern Crescent Mortgage & Investment, Sunshine Mortgage Corp., SunTrust Mortgage, Inc., Synovus Mortgage Corporation, Taylor, Bean & Whitaker Mortgage Corp., The Farmers Bank, The Mortgage Division, Inc., The Security State Bank, Thomas County Federal S&L Assoc., United Bank Mortgage Co., United Community Mortgage Services, Inc., Unity Mortgage Corporation, USDA Rural Development, Wachovia Mortgage Corp., Washington Mutual Bank, FA, Wells Fargo Home Mortgage, Inc., Wieland Financial Services, Inc.



Participating Lenders Region 9

Region 9 Counties: Appling, Bleckley, Candler, Emanuel, Evans, Jeff Davis, Johnson, Laurens, Montgomery, Tattnall, Telfair, Toombs, Treutlen, Wayne, Wheeler, Wilcox

Top Producer April 2007 - June 2007

Citizens Bank of Cochran

Matt Fordham

478-934-6277 ext. 6121

Service Area	Company	Loan Officer	Phone Number	Bilingual
Additional Recommended Loan Officers — Region 9				
Region 9	Citizens Bank of Cochran	Matt Fordham	478-934-6277 ext 6121	No
Region 9	Community Bank of Dublin-Laurens County	Matt Fordham	478-272-9650	No
Appling	FNB of the South	Jennifer Tomberlin	912-632-7262 ext 146	No

Georgia Dream Lenders

American Home Mortgage, AME Financial Corporation, Amtrust Mortgage Corporation, Apex Lending, Atlantic Southern Bank, Augusta Mortgage Co., Bank of America, Bank of Lenox, Bank of Upson, Capitol City Bank, Branch Banking & Trust Co., Briarwood Financial Services, LLC, CDC Federal Credit Union, CHI d/b/a NeighborWorks Columbus, Citizens Trust Bank, Coastal Mortgage/Coastal Bank, Credit Union Financial Services, LLC, CTX Mortgage, DHI Mortgage Co., LTD., Emory Federal Credit Union, Fairfield Financial Services, Inc., Family Bank, Fidelity Bank d/b/a Fidelity Bank Mortgage, Fidelity Home Mortgage, First Bank Mortgage, First Citizens Bank & Trust Co., Inc., First Horizon Home Loan, First National Bank of Griffin, First National Bank of Waynesboro, First Service Mortgage, First State Bank/First Metro Mortgage, Flagstar Bank, FNB-South, Georgia Bank & Trust Co. of Augusta, GMAC Mortgage, Georgia Telco Credit Union, Guaranty Bank, Heritage Bank of The South, Home 123 Corp., Home America Mortgage, Inc., HomeBanc Mortgage Corp., Homeowners Mortgage of America, Inc., Infinity Mortgage Corp., Iron Stone Bank, J P Morgan Chase Bank, N.A., KB Homes, Market Street Mortgage Corp., Meriwether Bank & Trust, Mortgage Counseling Services, Inc., National Professional Lender, LLC, Oxford Capital, Palladian Mortgage, Queensborough National Bank & Trust, RBC Centura Bank, Regions Bank d/b/a Regions Mortgage, Southern Crescent Mortgage & Investment, Sunshine Mortgage Corp., SunTrust Mortgage, Inc., Synovus Mortgage Corporation, Taylor, Bean & Whitaker Mortgage Corp., The Farmers Bank, The Mortgage Division, Inc., The Security State Bank, Thomas County Federal S&L Assoc., United Bank Mortgage Co., United Community Mortgage Services, Inc., Unity Mortgage Corporation, USDA Rural Development, Wachovia Mortgage Corp., Washington Mutual Bank, FA, Wells Fargo Home Mortgage, Inc., Wieland Financial Services, Inc.

Georgia Department of Community Affairs

1-800-359-4663

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Participating Lenders Region 10

Counties: Baker, Calhoun, Colquitt, Decatur, Dougherty, Early, Grady,
Lee, Miller, Mitchell, Seminole, Terrell, Thomas, Worth

Top Producer April 2007 - June 2007

Synovus Mortgage

Jim Chavaux

229-247-6030

Region 10

Service Area	Company	Loan Officer	Phone Number	Bilingual
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Additional Recommended Loan Officers

Dougherty, Lee	SunTrust Mortgage	Beth Roos	229-430-5717	Yes
Thomas	Citizens Bank of Americus	Charlene Pennymon	229-942-5905	No
Dougherty, Worth, Lee	SunTrust	Erin K McDonald	229-430-5717	No
Grady	United National Bank	Susan Braswell	229-377-7200	No
Thomas	Thomasville National Bank	Heidi Home	229-584-1004	No
Mitchell	SunTrust Mortgage	Bonnie Washington	706-321-7660	No
Colquitt	Bank of Lenox	Ann Hoffman	229-890-1026	No
Dougherty	Bank of America	Virginia Johnson	229-432-4119	No
Thomas	Country Mortgages by Farm Credit	Craig King	229-227-0237	No
Grady	Synovus Mortgage	Barbara Anderson	229-247-6030	No
Thomas	Thomas County Federal	Karen McCoy	229-226-3221	No

Georgia Dream Lenders

American Home Mortgage, AME Financial Corporation, Amtrust Mortgage Corporation, Apex Lending, Atlantic Southern Bank, Augusta Mortgage Co., Bank of America, Bank of Lenox, Bank of Upson, Capitol City Bank, Branch Banking & Trust Co., Briarwood Financial Services, LLC, CDC Federal Credit Union, CHI d/b/a NeighborWorks Columbus, Citizens Trust Bank, Coastal Mortgage/Coastal Bank, Credit Union Financial Services, LLC, CTX Mortgage, DHI Mortgage Co., LTD., Emory Federal Credit Union, Fairfield Financial Services, Inc., Family Bank, Fidelity Bank d/b/a Fidelity Bank Mortgage, Fidelity Home Mortgage, First Bank Mortgage, First Citizens Bank & Trust Co., Inc., First Horizon Home Loan, First National Bank of Griffin, First National Bank of Waynesboro, First Service Mortgage, First State Bank/First Metro Mortgage, Flagstar Bank, FNB-South, Georgia Bank & Trust Co. of Augusta, GMAC Mortgage, Georgia Telco Credit Union, Guaranty Bank, Heritage Bank of The South, Home 123 Corp., Home America Mortgage, Inc., HomeBanc Mortgage Corp., Homeowners Mortgage of America, Inc., Infinity Mortgage Corp., Iron Stone Bank, J P Morgan Chase Bank, N.A., KB Homes, Market Street Mortgage Corp., Meriwether Bank & Trust, Mortgage Counseling Services, Inc., National Professional Lender, LLC, Oxford Capital, Palladian Mortgage, Queensborough National Bank & Trust, RBC Centura Bank, Regions Bank d/b/a Regions Mortgage, Southern Crescent Mortgage & Investment, Sunshine Mortgage Corp., SunTrust Mortgage, Inc., Synovus Mortgage Corporation, Taylor, Bean & Whitaker Mortgage Corp., The Farmers Bank, The Mortgage Division, Inc., The Security State Bank, Thomas County Federal S&L Assoc., United Bank Mortgage Co., United Community Mortgage Services, Inc., Unity Mortgage Corporation, USDA Rural Development, Wachovia Mortgage Corp., Washington Mutual Bank, FA, Wells Fargo Home Mortgage, Inc., Wieland Financial Services, Inc.

Georgia Department of Community Affairs

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Participating Lenders Region 11

Region 11 Counties: Atkinson, Bacon, Ben Hill, Berrien, Brantley, Brooks, Charlton, Clinch, Coffee, Cook, Echols, Irwin, Lanier, Lowndes, Pierce, Tift, Turner, Ware

Top Producer April 2007 - June 2007

Synovus Mortgage

Ricki Matthews

229-388-6253

Service Area	Company	Loan Officer	Phone Number	Bilingual
Additional Recommended Loan Officers — Region 11				
Region 11	Community Bank of Fitzgerald	Felicia Young	229-423-4321	No
Region 11	Bank of America	Joy Potts	229-247-6030	No
Coffee	Douglas National Bank	Liz Grantham	912-384-2233	No
Ware	United Community Bank	Justine Dow	912-287-2265	No
Toombs	Wachovia	Ashlie Johnson	229-868-5674	No
Appling, Bacon	FNB of the South	Jennifer Toberlin	912-367-0200	No
Ben Hill	Community Bank of Fitzgerald	Janet J. Bass	229-423-4321	No
Brooks	Thomasville National Bank	Heidi Horne	229-584-1004	No
Berrien 1	Bemis Bank	Margaret Sumner	229-247-5266	No
Ben Hill	USDA Rural Development	Godfrey Hinds	229-468-9461	Yes
Turner	Planters First Bank	Patti Deal	229-276-2454	No

Georgia Dream Lenders

American Home Mortgage, AME Financial Corporation, Amtrust Mortgage Corporation, Apex Lending, Atlantic Southern Bank, Augusta Mortgage Co., Bank of America, Bank of Lenox, Bank of Upson, Capitol City Bank, Branch Banking & Trust Co., Briarwood Financial Services, LLC, CDC Federal Credit Union, CHI d/b/a NeighborWorks Columbus, Citizens Trust Bank, Coastal Mortgage/Coastal Bank, Credit Union Financial Services, LLC, CTX Mortgage, DHI Mortgage Co., LTD., Emory Federal Credit Union, Fairfield Financial Services, Inc., Family Bank, Fidelity Bank d/b/a Fidelity Bank Mortgage, Fidelity Home Mortgage, First Bank Mortgage, First Citizens Bank & Trust Co., Inc., First Horizon Home Loan, First National Bank of Griffin, First National Bank of Waynesboro, First Service Mortgage, First State Bank/First Metro Mortgage, Flagstar Bank, FNB-South, Georgia Bank & Trust Co. of Augusta, GMAC Mortgage, Georgia Telco Credit Union, Guaranty Bank, Heritage Bank of The South, Home 123 Corp., Home America Mortgage, Inc., HomeBanc Mortgage Corp., Homeowners Mortgage of America, Inc., Infinity Mortgage Corp., Iron Stone Bank, J P Morgan Chase Bank, N.A., KB Homes, Market Street Mortgage Corp., Meriwether Bank & Trust, Mortgage Counseling Services, Inc., National Professional Lender, LLC, Oxford Capital, Palladian Mortgage, Queensborough National Bank & Trust, RBC Centura Bank, Regions Bank d/b/a Regions Mortgage, Southern Crescent Mortgage & Investment, Sunshine Mortgage Corp., SunTrust Mortgage, Inc., Synovus Mortgage Corporation, Taylor, Bean & Whitaker Mortgage Corp., The Farmers Bank, The Mortgage Division, Inc., The Security State Bank, Thomas County Federal S&L Assoc., United Bank Mortgage Co., United Community Mortgage Services, Inc., Unity Mortgage Corporation, USDA Rural Development, Wachovia Mortgage Corp., Washington Mutual Bank, FA, Wells Fargo Home Mortgage, Inc., Wieland Financial Services, Inc.

Georgia Department of Community Affairs

1-800-359-4663

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Participating Lenders Region 12

Bryan, Bulloch, Camden, Chatham, Effingham, Glynn, Liberty, Long,
McIntosh, Screven

Top Producer April 2007 - June 2007

First Bank Mortgage Marcia Davis 912-330-9115

Service Area	Company	Loan Officer	Phone Number	Bilingual
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Additional Recommended Loan Officers

Chatham, Effingham, & Liberty	Wachovia	Anita Dixon-Smith	912-373-1020	No
Chatham, Effingham Region 12	SunTrust Mortgage	Mary Anderson	912-826-3000	No
Chatham	Sunshine Mortgage	Donna Jones	912-369-4000	No
Chatham	First Horizon Home Loan Corp	Patricia Small	912-748-3000	No
Bulloch, Chatham, Bryan	Wachovia	Rhonda Busby	912-764-3454	No
Chatham	Branch Banking and Trust	Lucy Bukowiec	912-921-8770	No
Effingham	SunTrust Mortgage	Tonya Hathaway	912-353-7113	No
Chatham, Bryan	SunTrust Mortgage	Karen Spence	912-944-1275	Yes
All of Region 12	Fairfield Financial Services Inc	Amanda Davis	912-756-4660	No
Chatham	SunTrust Mortgage	Brenda Harden	912-944-2090	No
Liberty	SunTrust	Cristal Swindell	912-408-4010	No
Charlton, Liberty, Bryan	Sunshine Mortgage	Marla Millar	912-369-4000	No
Chatham, Long	Branch Banking and Trust	Kristi D. Polk	912-764-0302	No
Effingham	Branch Banking and Trust	Angela Sauls	912-921-8770	No
Long, Chatham	GA Bank & Trust Company	Sonjia Cannady	912-355-9902	No
Chatham	United Community Mortgage	Karen Martin	706-745-0408	No
Chatham	United Community Mortgage	Donna Ward	706-745-0408	No

Georgia Dream Lenders

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