

MBAF 3rd Annual Loan Officer Award Winners					
First Name	Last Name	Title	Company	2004 Production volume	Unit s
Ziggie R.	Bays	1st Vice President	First Florida Bank	125,342,197	753
Jan	Day	Vice President / Sr. Loan Officer	SunTrust Mortgage, Inc.	92,249,749	194
Bob	Zahlmann	Sales Manager	Chase Home Finance	87,153,000	566
Nancy	Davis	Branch Manager	MortgageAmerica, Inc.	84,650,176	668
Fred	Erickson	Vice President / Sr. Loan Officer	SunTrust Mortgage, Inc.	78,354,270	287
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Colleen	Mitchell	Sales Manager	Countrywide	65,826,595	617
Cheryl	Price	Senior Loan Officer	Chase Home Finance	65,251,887	
Marty	Jacobs	Vice President / Sr. Loan Officer	SunTrust Mortgage, Inc.	63,940,735	213
Brad	King	Vice President	BB & T	61,759,551	204
Sue	Odham	Vice President	BB & T	53,990,794	288

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Suzie	Leatherbury	Assistant Vice President	SunTrust Mortgage, Inc.	48,300,356	135
Sharon	Quisenberry	Vice President	BB & T	44,926,340	289
Tim	Allen	Senior Loan Officer	Chase Home Finance	41,346,000	
Dan	Gordon	Mortgage Loan Officer	BB & T	36,546,066	235
Julie	Kuhn	Branch Manager	Opteum Financial Services	36,303,142	201
Doug	Martin	Assistant Vice President	SunTrust Mortgage, Inc.	35,371,250	115
Cindy	McClain	Assistant Vice President	BB & T	33,289,704	185
Beverly	Love	Assistant Vice President	BB & T	31,080,481	204
Lena	Reid	AVP- Mortgage Loan Officer	BB & T	30,000,000	
Leann	Arrigo	Loan Officer	Opteum Financial Services	30,000,000	180
Mark	Dannenmiller	Branch Manager	Opteum Financial Services	29,964,596	233
Jonathan	Glucker	Branch Manager	Opteum Financial Services	29,779,420	93

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Mary	Ballew	Banking Officer	BB & T	29,000,000	
Robert	Slaughter	Senior Loan Officer	Chase Home Finance	27,455,600	
Roy	Eppley	Mortgage Loan Officer	BB & T	25,586,558	162
George H.	Lussier	Mortgage Sales Rep	Huntington Mortgage Group	25,500,000	82
Amy	Klausner	Vice President	SunTrust Mortgage, Inc.	25,468,550	154
Donna	Jimmerson	Vice President	BB & T	25,356,597	133
Ron	Hayes	Loan Officer	Chase Home Finance	21,984,000	145
Patrick	Mars	Associate District Manager	GMAC Mortgage Corp.	21,798,757	170
Michael	Belsham	Senior Loan Officer	Opteum Financial Services	21,500,000	140
Shannon	Drane	Loan Officer	Opteum Financial Services	21,092,714	132
Pat	Shahinian	Loan Officer	Chase Home Finance	20,905,000	152
Patti	Philbeck	Senior Loan Officer	Chase Home Finance	20,438,000	
Kathleen D.	Strobel	Mortgage Sales Rep	Huntington Mortgage Group	18,900,000	76
Marjie	Wenger	Loan Officer	First Horizon Home Loans	18,800,000	108

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Debra	Gore	Loan Officer	Opteum Financial Services	18,402,361	189
Buck	Best	Loan Officer	First Horizon Home Loans	18,400,000	83
Linda	Griffin	Loan Officer	Opteum Financial Services	18,104,220	120
Linda	Young	Home Loan Consultant	Countrywide Home Loans	15,662,134	138
Judy	Gebben	Sales Manager	Countrywide Home Loans	14,883,958	151
Michelle	Brown	Home Loan Consultant	Countrywide Home Loans	12,523,671	114