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BELL MORTGAGE NAMES NEW CHIEF OPERATIONS OFFICER

***Bell Mortgage's Tom Joslyn to head up integral facet of Minnesota's oldest
and largest independent mortgage banking company.***

MINNEAPOLIS, MN. – Bell Mortgage is proud to announce the appointment of Tom Joslyn as Chief Operations Officer for the company. “I feel very honored and fortunate to join a team of extremely talented people, certainly the best I have ever been associated with,” says Joslyn. “I hope to bring some additional depth of knowledge and experience to our operations in order to continue the tradition of customer service Bell is famous for.”

Operations at Bell Mortgage includes processing, closing, underwriting and post-closing functions. Operations is also the point of contact for sales personnel. “Bell is a sales driven operation, and has been for 124 years,” explains Joslyn. “Everything we do has to be focused on the customers. In fact, any company expecting to have staying power needs to deliver a quality service and product that make for a very happy customer,” adds Joslyn.

“Repeat and referral business from satisfied customers has become the lifeline of the mortgage industry,” adds Gary Kirt, Bell’s CEO. “Tom’s passion for customer service is evident in his entire operations staff. Bell has one of the top sales teams in the country, and it is no coincidence that it credits much of its success to Bell’s strong operations foundation.”

Joslyn started his real estate career nearly 25 years ago as a licensed real estate agent in the Twin Cities. During that time, he also assisted in the preparation of real estate appraisals at a local appraisal firm. Joslyn then joined First National Bank of Minneapolis, working in different capacities including the role of a Residential Real Estate Loan Officer for nearly five years. Joslyn went on to manage the St. Paul branch of FBS Mortgage Corporation and later added the Minneapolis branch to his oversight. In 1995, Joslyn was named Vice President and Midwest Retail Manager of BankAmerica Mortgage. Preceding his move to Bell Mortgage in 2001, Joslyn served six years as Vice President and National Mortgage Manager of the Private Client Division at US Bank.

A commitment to community spanning three centuries, an ever expanding team of top mortgage professionals, the constant pursuit of cutting-edge technology, the best combination of products, prices and service, all backed by the experience and dedication

of the largest and oldest private mortgage company in Minnesota- that’s Bell Mortgage and has been for more than 120 years.

Based in Minneapolis, Bell Mortgage has 22 locations nationwide and more than 250,000 family mortgages to its name.

For more information on Bell Mortgage, log on to www.bellmortgage.com.