



South Carolina
State Housing Finance
and Development
Authority

LENDER & BROKER OF THE YEAR 2009

Lender/Broker of the Year

FIRST RELIANCE BANK

Lender of the Year Division I

HOMEOWNERS MORTGAGE

Lender of the Year Division II

HINKS MORTGAGE

Broker of the Year Division I

HANOVER MORTGAGE

Broker of the Year Division II

GUARANTY BANK/SHELTER MORTGAGE

Awards will be presented on February 18th at the 2010 Palmetto Affordable Housing Forum

Runner-ups for 2008

LENDERS	BROKERS
<u>Division I</u> Wells Fargo	<u>Division I</u> Prime Lending
<u>Division II</u> Midland Mortgage	<u>Division II</u> Three Rivers Mortgage