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Profile: Beverly Love

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BB&T's Beverly Love hasn't always been a mortgage loan officer. But you'd never know it by her enthusiasm for - and involvement in - real estate and building-related organizations.

With more than 20 years of experience in her field, Beverly has consistently taken an active role in the Marion County Builder's Association, serving on its Board of Directors (since 2002) and Executive Committee (appointed in 2003) as well as on various other committees over the years.

With a fierce personal commitment to service, Beverly Love strives to exceed her customers' expectations. Her experience in Construction/Permanent lending has helped her to build strong relationships within the construction industry, and solid associations with title companies and appraisers.

Clients seeking mortgages will be please to know that a recent independent consumer survey ranked [BB&T](#) the " Best Bank for Mortgage Customer Satisfaction" for the third year in a row, based on responses from home mortgage customers across the United States. BB&T underwrites and processes loans locally, which expedites the process for consumers.

Founded in 1872, Winston-Salem, N.C.-based BB&T Corporation (NYSE: BBT) and its subsidiaries offer full-service commercial and retail banking and additional financial services such as insurance, investments, retail brokerage, corporate finance, asset management and trust.

BB&T realizes its vision - " to create the best financial institution possible (the world standard)" - by meeting its responsibilities to its clients, employees, shareholders and communities. The company strives to help its clients achieve economic success and financial security create a workplace where employees can learn, grow and be fulfilled in their work optimize long-term rewards to its shareholders and help make its home communities better places to live and work.

BB&T's branch offices (more than 1,400 in all) are located in the Carolinas, Virginia, Maryland, West Virginia, Tennessee, Kentucky, Georgia, Florida, Alabama, Indiana and Washington, D.C. BB&T has more than 28,000 employees and \$100 billion in assets, making it the nation's 9th largest financial holding company.

BB&T in 2003 was named as the top financial services company in the nation based on " customer advocacy," according to national consulting firm Forrester Research Inc. The firm defined " customer advocacy" as acting in the best interests of the customer rather than the institution.

And for its niche service to small-business clients, the U.S. Small Business Administration has named BB&T the nation's No. 1 small business-friendly bank in four out of the past six years.

A driving force behind BB&T's success is its unique community banking structure. BB&T divides its footprint throughout the Southeast and mid-Atlantic into autonomous regions, each with its own president. This structure, which distinguishes BB&T from other large financial holding companies, is designed to push decision-making authority out into the branches, allowing BB&T to operate on a more personal level with individual and business clients, and provide them with the kind of attention they expect from a hometown bank.

To operate in this decentralized decision-making fashion, BB&T must have highly trained employees who understand BB&T's values and philosophy, and are "masters" in their areas of responsibility. In Marion County, Mortgage Loan Officer Beverly Love uses her expertise to serve the financial needs of clients in Marion County.

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