



Scott Phillips
President

Office (410) 531-9227
Fax (443) 535-0303

5533 Adams Ridge Road
Clarksville, Maryland 21029

scott@clarksvillemortgagecorp.com

Company History

Clarksville Mortgage Company (CMC) was licensed in July of 1999 as a sole proprietorship. We were not active in 1999 or 2000. I was waiting for the right market conditions to end my nine year run as an account executive for several builder lenders (Pulte Home Mortgage, NVR & Ryland via Heritage Mortgage).

On March 8th of 2001, we incorporated. We went from Clarksville Mortgage Company to Clarksville Mortgage Corporation.

Our first loan closed on February 26th, 2001 and we had a modest first year. 2002 brought excellent market conditions and we quickly added three loan officers to close 196 loans for \$44,789,760. This is a record year that still stands for our company. 2003 continued to be an excellent year with over \$43,000,000 in settlements. During this time, we were advertising in the Baltimore Sun, Washington Post and Bankrate.com.

In December of 2006, The Wall Street Journal listed #1 as having the Most Competitive Rate nationally. Unfortunately in 2007, the WSJ stopped running the Most Competitive Rate chart. I am sure if they still ran it, we would still rank extremely highly. Are pricing is as sharp as ever.

In 2004, I was recruited to help open a builder division for Bank of America. It took me a year to realize that I enjoyed mortgage brokering more than retail lending. I resigned from Bank of America and we re-opened Clarksville Mortgage. Again, in October of 2007, I tried retail lending with Wells Fargo. Ultimately, I realized that I could be more competitive for my clients as a broker as opposed to working for a retail banking operation. Simply put, I can offer more competitive rates as a broker due to the lack of overhead in our operation.

In 2009 after putting retail options behind me, we returned to the \$40,000,000 settlement threshold. 2010 was also an excellent year.

This company has targeted well qualified, sophisticated and smart consumers looking for a competitive rate. We avoided the subprime lending market entirely. We offer excellent value and we close our loans on-time and accurately.

www.clarksvillemortgagecorp.com



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We continue to focus on cultivating consistent referral sources from the realtor and builder communities. We look to capture market share as other companies fold, consolidate or leave the business in this very interesting time in our industry (mortgage meltdown/foreclosure crisis).

Our most consistent source of business has been referrals from our clients. It amazes me how loyal and consistent our clients are. Our clients recognize that they secured an excellent value and their loan closed on time and accurately. Our clients refer us to such an extent that we no longer need to advertise on Bankrate.com, or the Washington Post or Baltimore Sun. We have built a business on referrals. We have been able to do this because of our excellent rates and our outstanding service.

As of December of 2010, we have closed 900 loans for over \$240,000,000 in mortgage volume as a company. Please visit our website to learn more about us.

The story continues....

Scott Phillips
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