

Bijou Theater, Knoxville, TN - October 21, 2016



21st Mortgage celebrated its 21st anniversary during the Annual Companywide Meeting at the Bijou Theater on October 21st, an event where all its Team Members gather to celebrate the year's accomplishments, congratulate other Team Members for milestone anniversaries with the Company, and kick off its United Way fundraising campaign. This meeting is meant to be informative and inspiring for Team Members.

Tim Williams, 21st Mortgage's CEO and co-founder, started the meeting by

welcoming everyone to the Bijou and leading the company in saluting America with the pledge of allegiance.



Rich Ray, our CFO and co-founder, introduced this year's United Way guest speaker, Hallerin Hill, a well known radio and television personality, song writer, and motivational speaker in Knoxville.

In support of giving to the United Way, Mr. Hill spoke about the importance of being grateful for the life you have. He explained an attitude of gratitude is necessary for a happy and fulfilling life. The more we give, the more we will receive in life and blessings.

Rich then spoke about the good deeds of the United Way and laid out our aggressive fundraising goal. He also shared the financial strength of the company with the assembled Team Members.



Hallerin Hill

Tim and Troy Fussell, VP of Servicing, recognized our Team Members with 5, 10, 15, and 20 years of service. This part of the meeting is always fun, as Troy and Tim took a few moments



From left: Granville Young, Beth Koella, Troy Fussell, Wayne Williams, and Tim Williams.

to celebrate achievements with the Team Members being recognized. This year's 20 year Team Members included some of the original staff of 21st Mortgage. Granville Young started as a Credit Manager for 21st in 1996, but originally started with Vanderbilt Mortgage in 1988. "Granny" is now a Sr. Credit Manager in the Direct Lending department.

Beth Koella started in the Insurance department and later worked in Internal Audit. Currently she is the manager of the successful Inventory Finance department. Troy Fussell started as a Sr. Credit Manager and in 1997, was promoted to Vice President of Servicing. Wayne Williams started part time in the Refinance department and in 1998 he was promoted to Credit Manager, then on to Sr. Credit Manager. In 2010, Wayne was promoted to Human Resources Director.

After the 20 year Team Members were recognized, Tim took several minutes to recognize the departments and Team Members where special achievements have been accomplished over the last year. He also spoke about the importance of setting priorities and time management to be successful. Finally, Tim closed the meeting by pointing out special challenges and opportunities we will face as a company in 2017.

