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To: Business Editors

From: Jim Austin, Andrew Johnson Bank contact (423) 783-1000

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## SHARON L. HOWARD JOINS ANDREW JOHNSON BANK

Michael Thomasson, Senior Vice President of Andrew Johnson Bank announced that the Board of Directors of Andrew Johnson Bank has approved the hire of Sharon L. Howard as Mortgage Loan Originator (MLO# 458396) and officer of the bank with responsibilities in mortgage lending and business development.

Howard specializes in fixed rate mortgages at the Andrew Johnson Bank office at 555 N. Ocoee Street in downtown Cleveland. She can be reached by calling (423) 478-8222 or her mobile (423) 595-8459 after hours and on weekends. Howard invites her former customers to contact her and will gladly speak with new customers regarding new home purchase, refinancing, or loan consolidation. She offers all types of mortgages including conventional, FHA, VA, rural development and THDA.

“I am available to meet and advise consumers needing a mortgage. I can pre-qualify them or answer any lending questions they may have at their convenience, including evenings and weekends,” Howard said.

Thomasson said, “Sharon Howard is an experienced mortgage lender who is well known and respected in our community. She immediately fills a position in our office as a lender who can meet our customers’ needs in a professional and timely manner. Sharon brings knowledge of the local real estate market combined with practical mortgage loan experience. We welcome her as a valuable member of our team.”

Howard and her husband Randy Howard are lifelong citizens of Cleveland. She attended Cleveland State Community College. From 1998 to 2006, Howard worked as a mortgage loan officer with USA Mortgage in Cleveland. Most recently she was employed as a senior mortgage consultant with Athens Federal Community Bank in Cleveland. Before lending, she was a licensed real estate agent.

Headquartered in Greeneville, Tennessee, Andrew Johnson Bank is a privately owned community bank chartered in 1975 currently with assets of \$290 million. The Bank has seven full-service offices in Greeneville, Morristown, Jonesborough, Johnson City and Cleveland, Tennessee. Since the Bank is privately owned, its stock is not publicly traded. Andrew Johnson Bank (NMLS# 489126) is an Equal Housing Lender.