



Smyrna

3016 Atlanta Road
Smyrna, GA 30080
(770) 436-4567

West Cobb

3596 Dallas Hwy.
Marietta, GA 30064
(770) 419-3125

Canton Road

3324 Canton Road
Marietta, GA 30066
(678) 594-7300

East Cobb

3140 Johnson Ferry Rd.
Marietta, GA 30062
(770) 650-6500



To find the home loan solution
for you, contact:

Janice Phillips
Vice President, Mortgage Lending
Phone: (678) 385-7976
Fax: (678) 385-7510
Email: jphillips@cbsouth.com

www.cbsouth.com

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10/09

MORTGAGE SERVICES
Home Financing Solutions
Designed For You!



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MEET JANICE PHILLIPS...



Janice Phillips

Janice Phillips, Vice President, Mortgage Lending at Community Bank of the South, has been in the mortgage lending business for over 30 years, coming to Community Bank of the South from a local community bank where she worked for eight years.

Janice began her career at Mobile Federal Savings & Loan in Alabama before moving to Atlanta in 1982. Janice has worked for major mortgage providers in the metro-Atlanta area, where she was promoted to Vice President and Regional Manager. As one of the premier mortgage lenders in Cobb County, her knowledge of the real estate industry is second to none.

A native of South Carolina, Janice attended Agnes Scott College and holds a B.B.A with concentration in Real Estate from Georgia State University. Heavily involved in the Cobb County Chamber of Commerce, Janice has chaired several committees, served on the Executive Council, and is a graduate of the 1994-1995 Leadership Cobb class.

At Community Bank of the South, we understand that a home mortgage is one of the biggest investments you'll ever make. Whether you are a first-time homebuyer, moving into a larger home, building your dream home, or refinancing your current home, we provide a wide range of options for specific home financing needs such as:

- **Primary residence**
- **Refinance**
- **Investment properties**
- **Second homes**

Our experienced mortgage lender, Janice Phillips, will take the time to understand your unique needs and goals. She will explain your options and simplify the process for you. Loan options include:

- **Traditional Fixed Rate Loans**
- **Adjustable Rate Mortgages**
- **Interest Only Loans**
- **FHA**

Contact Janice Phillips today for:

- The latest interest rate and product information
- A mortgage application package
- Personalized attention
- Timely, local decisions
- Convenience - Janice is available at all CBS branches – and if you can't come to us, she'll come to you!

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