



Left to right: Ward Currin, Callao Branch Officer; Stephanie Self, Residential Loan Originator; and Philippe Rowe, Heathsville & Burgess Branch Officer.

## **BANK OF LANCASTER FOCUSES ON RESIDENTIAL LENDING IN NORTHUMBERLAND**

Bank of Lancaster's Vice President and Residential Lending Administrator, Margaret E. Curtis, is pleased to announce that Residential Loan Originator Stephanie K. Self is now located at the Bank of Lancaster Office in Heathsville to better serve the residents and realtors of Northumberland County.

Self has over 20 years of experience with Bank of Lancaster and Bay Trust Company. Self began her banking career in 1989 working as a customer service representative in the commercial department. In 1992, Self transferred to the Company's trust operations and was later elevated to the position of Trust Operations Manager. Self's responsibilities included overseeing and maintaining daily operations and procedures of the department, providing operations support to the Officers, transferring of securities and placing trades.

In August 2006, Self joined the Bank's Residential Lending Department as a Loan Processor to learn the details of the loan application process with the goal

of becoming a Loan Originator. In 2008, Self began working as a Loan Originator and a liaison with Branch Managers as the primary contact person overseeing the loan process from origination to closing through both the Bank of Lancaster portfolio products as well as secondary market mortgage products. Self is also responsible for recognizing customers' needs, interacting closely with realtors and associated business contacts such as attorneys, appraisers, builders, etc.

In making this announcement, Curtis stated, "we are very excited to have Stephanie representing Bank of Lancaster's Residential Lending department in Northumberland County. With her wonderful personality, experience and knowledge of the lending function, Stephanie will be a great asset to customers and realtors throughout the County. Bank of Lancaster feels it will be a value-added asset for our customers to have Stephanie dedicated to serving the residential real estate needs of Northumberland County."