

CEARING JOINS FNB MORTGAGE

A mortgage loan officer with 12 years' experience is the newest addition to FNB Mortgage, KJ Harden, mortgage operations manager, announced.

Kelly Cearing will be working from FNB Mortgage's main offices Suite 301, Waterstone Building, 1608 Williams Drive. She has lived in Rutherford County for the past five years. Cearing is a graduate of Faulkner University and a Huntsville, Ala, native. She has been in banking, finance and the mortgage industry since 2003.

"Kelly brings great experience, expertise and energy to her position at mortgage loan officer. She has had great success in business development, strategic planning and marketing," Harden said. Cearing said the values of FNB, notably handiwork, dedication and passion, matched those of her and her business model and culture.

"Because of the long-standing great reputation of First National Bank, its employees, and what I have personally built in the past five years I've lived in the area, I feel the community will want to work with us more so than other places," Cearing said, adding, "I feel our communication, small town bank feel, and our always positive attitude draw more people to work with us and refer their friends and family to us."

In a thriving community and industry, Cearing sees significant opportunity with FNB Mortgage and its parent company, First National Bank of Middle Tennessee.

"With this position, I feel I will be better equipped to serve existing and new members to our community in achieving their homeownership dreams with existing homes and new construction. I see many opportunities to not only continue to grow my business, but to also grow the bank as a whole through cross sales. Being able to provide consumers with a 'one stop financial shop' is priceless in a strong and close community," she said.

Cearing is the current associate vice president of Rutherford County Home Builders Association, former secretary-treasurer of BNI Top Producers and a volunteer with Operation Adopt a Hero.

ABOUT FNB MORTGAGE

FNB Mortgage is a department of First National Bank of Middle Tennessee. The third oldest bank in Tennessee, First National Bank of Middle Tennessee offers a full range of banking services. First National Bank is a member FDIC and an Equal Housing Lender.