



FOUNDING COMMITMENTS

Our founding commitments are to:

- 1. Maintain the Bankers Mutual philosophy and principles.
- 2. Always be a leader in the industry, recognized for our high standards.
- 3. Build a servicing portfolio comprised of well underwritten real estate loans, resulting in a delinquency ratio substantially below the industry average.
- 4. Expand and diversify the organization, while maintaining the quality of every element that has created our success.
- 5. Maintain an organization that has continuity of management style, philosophy and direction.
- 6. Maintain a work ethic that encourages a sense of pride, achievement and personal growth.

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