Bank of the James Announces Promotions for Mortgage Division

Forest, Virginia, January 31, 2013……At a recent meeting of the Board of Directors of Bank of the James Financial Group, Inc., the following employee promotions for Bank of the James Mortgage were announced.

Promoted to Senior Vice President and Mortgage Operations Manager was **Rhonda M. Mills**. Mrs. Mills joined Bank of the James Mortgage in 2001 and has served as the mortgage division's operations manager for twelve years. She has experience in accounting, systems and process management for real estate as well as mortgage lending operations. Mrs. Mills attended Central Virginia Community College.

Richard (Rich) F. Edwards has been promoted to Vice President and Mortgage Loan Officer. Mr. Edwards joined Bank of the James Mortgage in 2004 and was promoted to AVP and Mortgage Loan Officer in 2008. His previous career experience includes employee benefit sales and marketing, insurance sales and project supervision. Mr. Edwards holds a BA degree from the University of South Florida.

Kellie A. Hudson has been promoted to Vice President and Mortgage Loan Officer. Mrs. Hudson joined Bank of the James Mortgage in 2005 as a Mortgage Loan Originator and was named AVP and Mortgage Loan Officer in 2008. Mrs. Hudson is a graduate of Radford University and holds a BBA in Finance.

Paula G. Ironmonger has been promoted to Vice President and Mortgage Loan Officer. Mrs. Ironmonger joined Bank of the James Mortgage in 2004. Mrs. Ironmonger attended Saddleback Community College in California. Her prior career experience includes mortgage loan origination.

George D. Vaughan IV has been promoted to Vice President and Mortgage Loan Officer. Mr. Vaughan became associated with Bank of the James Mortgage in 2005. A graduate of Washington College with a BA in Economics, Mr. Vaughan's career includes retail banking, management and realtor experience.

Larry Montecino has been promoted to Mortgage Loan Officer. Mr. Montecino's career includes numerous mortgage lending and management positions with Wells Fargo Bank in several California locations as well as the Roanoke, Virginia area where he supervised loan officers. Mr. Montecino joined Bank of the James Mortgage in 2008.

Linda Phelps was promoted to Mortgage Operations Officer. She joined Bank of the James Mortgage on June 14th as a Mortgage Loan Processor.

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